

**REPORT
ON
FAMILY LIVING SURVEY
AMONG INDUSTRIAL WORKERS
1958—59**

ASANSOL



LABOUR BUREAU
**MINISTRY OF LABOUR, EMPLOYMENT AND
REHABILITATION**
(DEPARTMENT OF LABOUR & EMPLOYMENT)
GOVERNMENT OF INDIA

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PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This Report relates to the Enquiries conducted in Asansol centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The

(ii)

present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this Report devolved on Shri B. P. Guha, Research Officer, assisted by Shri M. Gangadharan, Investigator Grade I, under the guidance and supervision of Shri K. N. Vali, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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Director

LABOUR BUREAU,
Cleremont, Simla-4.
Dated the 23rd November, 1966.

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PART I
(FAMILY BUDGET)

CHAPTER I

SCOPE AND METHOD OF THE SURVEY

1.1 Family living study

Family living studies aim at collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U. N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954*.

- (i) Health, including demographic conditions ;
- (ii) Food and nutrition ;

*Report on International Definition and Measurement of Standards and Levels of Living, (U.N.) 1954.

- (iii) Education, including literacy and skills ;
- (iv) Conditions of work ;
- (v) Employment situation ;
- (vi) Aggregate consumption and savings ;
- (vii) Transportation ;
- (viii) Housing, including household facilities ;
- (ix) Clothing ;
- (x) Recreation and entertainment ;
- (xi) Social security ; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Asansol, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2 Description of the survey

Asansol was one of the 50* important factory, mining and plantation centres where an integrated scheme of family living surveys was conducted during 1958-59. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for the Asansol centre presented in this Report.

1.21 Organisation of the survey

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of the Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C. S. O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Indian Statistical Institute, Field Branch and processing and tabulation of data collected in Schedule 'A' (Family

*The list of 50 centres is given in Appendix I.

Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1.22 *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons :

- (i) generally related by blood and marriage or adoption ;
- (ii) usually living together and/or served from the same kitchen ; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Asansol which was a factory centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

1.23 *Design of survey*

Two types of sampling methods, *viz.*, tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, *viz.*, the families. The choice between

the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey conducted in December 1957—February 1958, it was decided to adopt pay-roll sampling at Asansol centre and the list of registered factories for the year ending 1957 in the Raniganj municipal area and Ballavpur, Asansol municipality and Burnpur, Kulti, Barakar, Rupnarayanpur and Chittaranjan was used as the sampling frame. In all 31 factories were covered.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work load manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for Consumer Price Index Numbers. The sample size originally fixed for the survey at Asansol was 720 families to be canvassed for Schedule 'A' and 180 for Schedule 'B'. The number of schedules finally collected and tabulated was 719 Schedule 'A' and 180 Schedule 'B'. The difference between the number of sampled families originally fixed and the number of families finally covered in respect of Schedule 'A' was due to rejection of a schedule at the tabulation stage because of unsatisfactory data.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage, groups of establishments were selected and in the next stage workers were selected. For pay-roll sampling, all factories having 2,000 workers or more were included in stratum 1 and the rest constituted stratum 2. Within each stratum, factories were arranged in decreasing order of number of workers employed and 3 independent samples of 12 factories each were selected systematically with probability proportional to number of workers. The ultimate sampling unit, a working class family, was approached through the pay-rolls of the establishments. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn of which 5 workers were selected by simple random sampling for Schedule 'B' (Level of Living) and the remaining 20 were taken for Schedule 'A' (Family Budget).

1.24 *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Asansol centre was July, 1958 to September, 1959. The period was more than 12 months because of non-availability of some of the selected households, etc., during the time of enquiry.

1.25 *Method of survey*

The 'Interview Method' was followed for the collection of data, as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1.26 *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Indian Statistical Institute, Field Branch who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete schedule 'A'. The detailed itemised breakdown of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2

ECONOMIC BACKGROUND OF THE CENTRE

2.1 Introductory

Asansol in the district of Burdwan is one of the most important industrial centres of the State of West Bengal. The centre is situated at a distance of about 200 kilometres from Calcutta, its latitude being between 23° 25' and 23° 53' North and longitude between 86° 48' and 87° 32' East.

2.2 Population

With a population of over 1 lakh, Asansol town is one of the largest industrial towns in the State of West Bengal. The population registered a rapid increase especially during the three decades ending 1961. The following table shows the growth of population in Asansol town area which would indicate the trend of population from 1901 onwards in the entire region covered under the survey.

TABLE 2.1

Year										Population	Decennial percentage increase
1										2	3
*1901	.	.	.	.	.	.	.	.	.	14,900	..
1911 .	.	.	.	.	.	.	.	.	.	21,919	47.05
1921 .	.	.	.	.	.	.	.	.	.	26,499	20.90
1931 .	.	.	.	.	.	.	.	.	.	31,286	18.06
1941 .	.	.	.	.	.	.	.	.	.	55,797	78.34
1951	.	.	.	.	.	.	.	.	.	76,277	36.70
**1961	.	.	.	.	.	.	.	.	.	103,405	35.57

*Census of India, 1951 Volume I; Part II-A-Demographic tables, Page-74, Asansol Municipality.

**Census of India Paper No. I of 1962 ; 1961 Census—Final Population Totals, Page-245.

2.3 Working class areas

The working class population in Asansol centre was reported to be concentrated in the following areas :

1. Asansol,
2. Burnpur,
3. Kulti,
4. Rupnarayanpur,
5. Chittaranjan,
6. Barakar and
7. Raniganj.

2.4 Working class markets

The markets predominantly patronised by the working class population in Asansol centre are :

1. Asansol town market,
2. Chittaranjan township market,
3. Barakar,
4. Burnpur and
5. Raniganj.

The above markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Asansol Centre.

2.5 General characteristics of working class population—survey results

2.51 Industries

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Asansol was about 39 thousand. The estimated number of employees in these families was about 43 thousand. The distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2

Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Manufacture of clay products-structural	86.44	13.56	..	100.00	1,971	82.75	99
Manufacture of iron and steel including smelting and refining	98.35	1.65	..	100.00	28,388	109.29	46 6
Machinery and electrical equipment of locomotive	100.00	..	..	100.00	757	99.38	35
Manufacture, assembling and repairing	98.73	1.27	..	100.00	5,537	124.65	95
Manufacture of wagons, coaches, etc.	100.00	..	..	100.00	3,271	156.65	57
Rest	96.09	3.91	..	100.00	2,924	90.93	106
All	97.85	2.15	..	100.00	42,848	112.24	858
Number of employees (unestimated)*	825	33	..	858	X	X	X

Out of the total employees, a large proportion (66 per cent.) were employed in the manufacture of iron and steel including smelting and refining. The proportion of women was very small.

The average monthly income per employee was about Rs. 112 for all industries, the highest (about Rs. 157) being in industries engaged in the manufacture of wagons, coaches, etc.

*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as 'estimated figures'.

2.52 Occupations

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.3

Distribution of employees (including apprentices) by occupation and other details

Occupation	Percentage distribution of employees by sex and adults/ children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Blacksmiths, hammersmiths and foremen	100.00	..	..	100.00	70	228.67	1
Fitters, machinists, etc.	100.00	..	..	100.00	1,539	132.43	26
Tool makers, machinists, etc.	100.00	..	..	100.00	4,251	152.39	74
Potters, kilnmen	100.00	..	..	100.00	2,731	144.71	52
Loaders and unloaders	100.00	..	..	100.00	5,175	143.59	92
Labourers not elsewhere covered	96.66	3.34	..	100.00	17,643	75.98	351
Rest	97.10	2.90	..	100.00	11,439	127.87	262
All occupations	97.85	2.15	..	100.00	42,848	112.24	858
Total number of employees (unestimated)	825	33	..	858	X	X	X

About 12 per cent. of the employees were employed as loaders and unloaders, 10 per cent. as tool makers, machinists, etc., 6 per cent. as potters, kilnmen and 4 per cent. as fitters, machinists, etc.

The average monthly income from paid employment per employee was the highest in case of blacksmiths, hammersmiths and foremen. The lowest paid were 'labourers not elsewhere covered'.

2.53 *Nature of employment and type of settlement*

Table 2.4 gives the percentage distribution of employees by number of days worked classified by (a) regular and casual* employment and (b) settled or not-settled status. A settled person was defined as one who had permanently settled down at the place of survey, *i.e.*, who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during the month	Nature of employment			Type of settlement		Number of employees (unestimated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0	..	0.36	0.04	..	0.06	1
1—7	0.20	..	0.18	0.21	0.16	2
8—15	0.07	2.42	0.32	0.36	0.30	4
16—19	0.58	1.75	0.71	1.61	0.14	8
20—23	4.41	7.17	4.70	6.54	3.56	44
24—27	87.43	83.53	87.01	84.78	88.41	741
28—31	7.31	4.77	7.04	6.50	7.37	58
TOTAL	100.00	100.00	100.00	100.00	100.00	858
Percentage to total	89.32	10.68	100.00	38.25	61.75	X
Number of employees (unestimated)	780	78	858	386	472	X

*The classification of workers into 'regular' and 'casual' was done on a different basis from the one adopted in the "Occupational Wage Survey" conducted by the Labour Bureau in 1958-59 where the term 'casual' was used in a more restricted sense

Of the total employees, about 89 per cent. were regular and the remaining 11 per cent. were casual. A large majority (about 62 per cent.) of employees were not settled at the centre.

2.54 Family income

The average monthly income per family of the population surveyed was Rs. 127.61. The estimated distribution of families in different income-classes is given in table 2.5.

TABLE 2.5
Distribution of families by monthly family income

Monthly family income	Percentage of families to total
1	2
Less than Rs. 30 . . . . .	..
Rs. 30 to less than Rs. 60	10.50
Rs. 60 to less than Rs. 90	21.13
Rs. 90 to less than Rs. 120	19.79
Rs. 120 to less than Rs. 150	20.12
Rs. 150 to less than Rs. 210	19.16
Rs. 210 and above	9.30
TOTAL	100.00

The percentage of families was more or less steady in the middle income classes.

2.55 Family size

The average size of the family was 3.54 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6
Distribution of families by family size

Family size (number of members)	Percentage of families to total
1	2
One	34.77
Two and three	14.75
Four and five	27.75
Six and seven	18.33
Above seven	4.40
TOTAL	100.00

CHAPTER 3

FAMILY CHARACTERISTICS

3.1 Introductory

Some general details of the working class population in Asansol have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Asansol as revealed by the survey, is presented below :

3.2 Age, sex and marital status

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

Percentage distribution of family members by age, sex and marital status

Sex and marital status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
Men										
Unmarried	802	24.77	48.92	26.10	0.21	..	..	..	100.00	29.82
Married	743	..	..	56.10	39.08	2.34	1.38	1.10	100.00	27.92
Widowed	34	..	..	19.66	46.88	5.98	18.64	8.84	100.00	1.03
Divorced	..	..	..	..	..	..	..	..	..	..
Separated	..	..	..	..	..	..	..	..	..	..
Sub-group : men	1,579	12.56	24.82	40.24	19.50	1.22	0.98	0.68	100.00	58.77
Women										
Unmarried	468	32.52	61.20	6.28	..	..	..	..	100.00	17.38
Married	550	..	0.99	79.62	17.56	1.14	0.12	0.57	100.00	19.63
Widowed	129	..	..	7.52	51.47	17.32	12.49	11.20	100.00	4.22
Divorced	..	..	..	..	..	..	..	..	..	..
Separated	..	..	..	..	..	..	..	..	..	..
Sub-group : women	1,147	13.70	26.27	41.32	13.63	2.32	1.34	1.42	100.00	41.23
Overall : men and women	2,726	13.04	25.42	40.68	17.08	1.67	1.13	0.98	100.00	100.00
Number of members (unestimated)	..	370	670	1,112	471	43	29	31	2,726	X

Taking all the members living with the families at the centre, about 59 per cent. were men and 41 per cent. women. Children of 14 years of age or below constituted about 38 per cent. of the total and persons of 55 years and above about 4 per cent. Of the persons falling in the age-group 15 to 54, about 61 per cent. were men and 39 per cent. women. In this age-group, among men roughly 22 per cent. were unmarried, 76 per cent. married and the remaining 2 per cent. widowers. Among women in the same age-group, 5 per cent. were unmarried, 84 per cent. married and the rest 11 per cent. widows.

3.3 Religion and size

Table 3.2 shows the distribution of families by religion and size and a few more details such as average size of the family and average number of children per family.

TABLE 3.2

Percentage distribution of families by religion and size

Size of family	Religion			
	Hinduism	Islam	Other religions	All
1	2	3	4	5
One	36.72	20.41	38.44	34.77
Two and three	15.15	12.07	14.59	14.75
Four and five	27.40	30.28	27.21	27.75
Six and seven	17.45	24.31	18.90	18.33
Above seven	3.28	12.93	0.86	4.40
TOTAL	100.00	100.00	100.00	100.00
Percentage of families to total	85.00	12.29	2.71	100.00
Average size of the families	3.41	4.49	3.32	3.54
Average number of children per family	1.26	2.07	1.22	1.36

3·4 Language and size

Table 3·3 shows the percentage distribution of families by mother-tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3·3

Percentage distribution of families by mother-tongue and size

Size of family	Mother-tongue			
	Bengali	Hindi	Others	All
1	2	3	4	5
One	20·76	41·66	48·13	34·77
Two and three	8·81	18·79	11·85	14·75
Four and five	35·18	23·19	27·59	27·75
Six and seven	27·76	13·58	10·19	18·33
Above seven	7·49	2·78	2·24	4·40
TOTAL	100·00	100·00	100·00	100·00
Percentage of families to total	35·27	57·34	7·39	100·00
Average size of the families	4·53	3·01	2·88	3·54
Average number of children per family	1·83	1·13	0·90	1·36

Hindi-speaking families formed about 57 per cent. of the total, Bengali-speaking about 35 per cent. and the remaining families spoke other languages.

3.5 Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

Percentage distribution of family members in various monthly family income classes by age group and levels of literacy

Age group and educational standard	Monthly family income class (Rs.)							
	* <30	30-<60	60-<90	90-<120	120-<150	150-<210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Age less than 5 years</i>								
Below primary
Rest	. . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL	. . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Age 5 years and above</i>								
Illiterate	. . .	75.36	75.84	67.17	51.75	45.46	35.75	54.47
Below primary	. . .	15.53	11.84	13.32	15.04	15.49	19.53	15.13
Primary	. . .	6.44	7.57	10.50	17.13	20.38	18.25	15.34
Middle	. . .	2.67	3.22	7.89	13.66	17.21	22.17	13.07
Matriculate	0.89	1.03	2.42	1.25	3.11	1.66
Others	0.64	0.09	..	0.21	1.19	0.33
TOTAL	. . .	100.00	100.00	100.00	100.00	100.00	100.00	100.00

By and large, the percentage of illiterate members seemed to decline in higher income classes. Similarly, the percentage of members having middle or higher standards of education was generally higher in higher income classes.

*The sign '<' in this and subsequent tables denotes 'less than'.

3·6 Births and deaths

Demographic data on births and deaths in the sampled families during the year preceding the date of survey are presented in tables 3·5 and 3·6.

TABLE 3·5

Total number of births during the year by (i) type of birth (ii) age of mother and (iii) sex of child

Item	Total number of births
(i) Type of birth	
Abortion	85
Still-birth . . . . .	..
Live-birth	1,558
Total-births	1,643
Live-births per 100 members	1·13
(ii) Age of mother	
Below 15 years	85
15-24 years	592
25-34 years	946
35-44 years	20
45 and above . . . . .	..
TOTAL	1,643
(iii) Sex of child*	
Male	954
Female	604

*Only live-births are considered.

TABLE 3.6

Total number of deaths during the year by (i) sex, (ii) age and (iii) cause of death

Item										Total number of deaths
i) Sex										
Male	.	.	.	.	.	.	.	.	.	189
Female	.	.	.	.	.	.	.	.	.	438
TOTAL										627
(ii) Age										
Below 15 years	.	.	.	.	.	.	.	.	.	290
15-34 years	.	.	.	.	.	.	.	.	.	75
35-54 years	.	.	.	.	.	.	.	.	.	136
55-64 years	.	.	.	.	.	.	.	.	.	108
65 and above	.	.	.	.	.	.	.	.	.	18
TOTAL										627
(iii) Cause of death										
Group*—(a)	.	.	.	.	.	.	.	.	.	226
Group—(b)	.	.	.	.	.	.	.	.	.	210
Group—(c)	.	.	.	.	.	.	.	.	.	106
Group—(d)	.	.	.	.	.	.	.	.	.	9
Group—(e)	.	.	.	.	.	.	.	.	.	76
Total deaths										627
Total deaths per 100 members										0.45

Total live-births per 100 members worked out to 1.13 in a year and total deaths per 100 members came to 0.45 in a year taking all the families into account, *i.e.*, both the single-member and multi-member families.

3.7 Distribution of family members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second

*Group (a) fever; (b) small pox, plague, cholera; (c) tuberculosis, cancer, diphtheria, asthma, respiratory diseases, heart diseases, dysentery, diarrhoea, other stomach troubles, rickets, mental deformity; (d) complication of child birth; and (e) old age.

category includes the unemployed, *i.e.*, persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3·7.

TABLE 3·7

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (Years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Male</i>										
Employer	..	..	..	..	..	..	..	..	..	..
Employee	815	..	..	62·89	36·69	0·39	0·03	..	100·00	30·23
Apprentice	10	..	..	100·00	..	..	..	..	100·00	0·24
Self-employed	13	..	..	94·89	5·11	..	..	..	100·00	0·37
Unpaid family labour	2	..	..	100·00	..	..	..	..	100·00	0·10
Unemployed	59	..	3·66	93·43	2·91	..	..	..	100·00	2·37
Not in labour force	680	29·01	56·95	6·93	0·96	2·34	2·24	1·57	100·00	25·46
Sub-group	1,579	12·56	24·82	40·24	19·50	1·22	0·98	0·68	100·00	58·77
<i>Females</i>										
Employer	..	..	..	..	..	..	..	..	..	..
Employee	33	..	..	65·58	34·42	..	..	..	100·00	0·67
Apprentice	..	..	..	..	..	..	..	..	..	..
Self-employed	..	..	..	..	..	..	..	..	..	..
Unpaid family labour	..	..	..	..	..	..	..	..	..	..
Unemployed	1	..	..	100·00	..	..	..	..	100·00	0·05
Not in labour force	1,113	13·95	26·74	40·84	13·31	2·36	1·36	1·44	100·00	40·51
Sub-group	1,147	13·70	26·27	41·32	13·63	2·32	1·34	1·42	100·00	41·23
All	2,726	13·04	25·42	40·68	17·08	1·67	1·13	0·98	100·00	100·00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Asansol comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 34 per cent. consisting of gainfully occupied persons (32 per cent.) and unemployed persons (2 per cent.).

3.8 Distribution of family members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below:

TABLE 3.8

Percentage distribution of family members by age, sex and economic status

Economic status and sex	Age (Years)								Total	Percentage distribution of all members
	Number of members (unestimated)	Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
Earners										
Male	837	..	..	63.29	36.13	0.39	0.19	..	100.00	30.81
Female	31	..	..	68.46	31.54	..	..	..	100.00	0.63
Sub-total	868	..	..	63.39	36.05	0.38	0.18	..	100.00	31.44
Earning dependants										
Male	5	..	..	93.77	6.23	..	..	..	100.00	0.20
Female	2	..	..	16.04	83.96	..	..	..	100.00	0.04
Sub-total	7	..	..	82.00	18.00	..	..	..	100.00	0.24
Non-earning dependants										
Male	737	26.60	52.54	14.27	1.13	2.15	1.87	1.44	100.00	27.76
Female	1,114	13.94	26.70	40.91	13.29	2.36	1.36	1.44	100.00	40.56
Sub-total	1,851	19.08	37.20	30.09	8.35	2.27	1.57	1.44	100.00	68.32
TOTAL	2,726	13.04	25.42	40.68	17.08	1.67	1.13	0.98	100.00	100.00
Number of members (unestimated)	..	370	670	1,112	471	43	29	31	2,726	

Earners and earning dependants constituted about 32 per cent. of the total (31 per cent. being males and remaining 1 per cent. females). Earners and earning dependants mostly belonged to the age-group 15 to 54 years. The non-earning dependants, who consisted mainly of children and females doing household work, accounted for about 68 per cent.

3.9 Family size, composition, economic status and earning strength by income

3.91 Analysis by family income.

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. The two-way distribution of families by income and size is given in table 3.9.

TABLE 3.9

Percentage distribution of families by family income and family size

Family size	Monthly family income class (Rs.)							
	<30	30-<60	60-<90	90-<120	120-<150	150-<210	210 and above	All
1	2	3	4	5	6	7	8	9
One	79.72	57.50	32.23	21.76	13.18	10.36	34.77
Two and three	18.99	21.03	19.83	9.51	6.93	12.37	14.75
Four and five	1.29	19.25	33.17	39.93	35.86	22.32	27.75
Six and seven	2.22	10.91	26.19	35.68	38.66	18.33
Above seven	3.86	2.61	8.35	16.29	4.40
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families	10.50	21.13	19.79	20.12	19.16	9.30	100.00
Number of families (unestimated).	61	161	144	151	124	78	719

Family income, on the whole, tended to increase in large-sized families and in higher income classes there was a larger percentage of large-sized families.

The composition of families by the economic status of members is given in table 3.10.

TABLE 3.10
Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30-<60	60-<90	90-<120	120-<150	150-<210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male	0.97	1.02	1.06	1.05	1.11	1.50	1.09
Adult female	0.03	0.04	0.03	0.01	0.01	..	0.02
Children male
Children female
All earners	1.00	1.06	1.09	1.06	1.12	1.50	1.11
<i>Earning dependants</i>								
Adult male	0.01	..	0.03	..	0.01
Adult female	0.01	..	..	..	..	0.00
Children male
Children female
All earning dependants	0.01	0.01	..	0.03	..	0.01
<i>Non-earning dependants</i>								
Adult male	0.01	0.02	0.19	0.19	0.41	0.48	0.20
Adult female	0.21	0.41	0.82	1.08	1.28	1.29	0.86
Children male	0.03	0.34	0.75	1.07	1.21	1.16	0.78
Children female	0.02	0.25	0.47	0.79	0.91	1.10	0.58
All non-earning dependants	0.27	1.02	2.23	3.13	3.81	4.03	2.42
<i>Total</i>								
Adult male	0.98	1.04	1.26	1.24	1.55	1.98	1.30
Adult female	0.24	0.46	0.85	1.09	1.29	1.29	0.88
Children male	0.03	0.34	0.75	1.07	1.21	1.16	0.78
Children female	0.02	0.25	0.47	0.79	0.91	1.10	0.58
All members	1.27	2.09	3.33	4.19	4.96	5.53	3.54
Number of members (unestimated)	..	84	381	516	647	620	478	2,7 2

The average number of members per family was 3.54. Of these, 1.11 were earners, 0.01 earning dependants and the remaining 2.42 non-earning dependants.

More light on the variation in the earning strength with family income is thrown by table 3·11 which gives the distribution of families by earning strength and income.

TABLE 3·11
Percentage distribution of families by earning strength

Earning strength	Monthly family income class (Rs.)							
	<30	30-<60	60-<90	90-<120	120-<150	150-<210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner	100·00	95·23	90·89	93·06	86·22	58·07	89·25
One earner and one or more earning dependants	0·10	0·92	0·23	2·61	..	0·75
Two earners	4·15	7·85	6·71	10·23	34·65	8·97
Two earners and one or more earning dependants	0·52	..	..	..	..	0·11
Three earners	0·34	..	0·94	6·50	0·85
Three earners and one or more earning dependants
More than three earners with or without earning dependants	0·78	0·07
TOTAL	100·00	100·00	100·00	100·00	100·00	100·00	100·00

Taking all families, those having one earner were in a large majority, being about 89 per cent. of the total.

Table 3·12 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family.

TABLE 3·12
Percentage distribution of families by earning strength and relationship with the main earner

Family earning strength by relationship with the main earner	Number of families (unestimated)	Monthly family income class (Rs.)							Total	Percentage distribution of all families
		Below 30	30-60-	60-90	90-120	120-<150	150-<210	210 and above		
1	2	3	4	5	6	7	8	9	10	11
Self	584	..	11·76	22·54	20·15	20·98	18·52	6·05	100·00	89·25
Self and wife or husband	6	..	..	2·78	24·21	6·06	66·95	..	100·00	0·75
Self and one or more children	112	..	..	9·79	17·34	15·05	21·88	35·94	100·00	8·97

TABLE 3.12—*contd*

1	2	3	4	5	6	7	8	9	10	11
Self, wife or husband & one or more children	1	..	..	100.00	..	..	..	..	100.00	0.11
Self & one or more other family members	14		..	..	7.97	..	21.16	70.87	100.00	0.85
Self, wife or husband & one or more other family members	..	..	..	..	..	..	..	..	..	..
Self, one or more children & one or more other family members	2	..	..	..	..	..	..	100.00	100.00	0.07
Self, wife or husband, one or more children & one or more other family members	..	..	..	..	..	..	..	..	..	..
All families .	719	..	10.50	21.13	19.79	20.12	19.16	9.30	100.00	100.00
Number of families (un-estimated)	..	..	61	161	144	151	124	78	719	..

Taking all families, the main earner was the sole earner in about 89 per cent. of the cases. In about 1 per cent. of the cases he/she was assisted by wife/husband, in about 9 per cent. of the cases by children and in about 1 per cent. of the cases by other family members.

An analysis of the number of earners, earning dependants, non-earning dependants according to income has already been made in the preceding pages. Table 3.13 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, *viz.*, living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.10. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include

earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.13

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							
	<30	30-<60	60-<90	90-<120	120-<150	150-<210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband	18.40	38.53	60.39	73.68	79.80	68.85	58.54
Son or daughter	4.42	55.97	115.32	190.46	213.47	205.72	133.47
Father, mother, uncle, aunt	3.86	2.77	17.90	27.82	43.46	25.15	20.80
Brother, sister, cousin	0.44	1.94	13.35	11.11	26.88	40.08	14.21
Nephew, niece	0.21	9.18	5.40	8.42	19.76	6.40
Father-in-law, mother-in-law, brother-in-law, sister-in-law	2.07	5.66	3.53	4.96	13.04	4.43
Son-in-law, daughter-in-law	0.21	0.12	1.27	2.89	7.21	1.55
Grand children	0.93	0.45	0.87	17.93	2.11
Others	0.95	4.97	0.64
TOTAL	27.12	101.70	222.85	313.72	381.70	402.71	242.15
<i>Living away from family</i>								
Wife or husband	1.68	1.72	1.31	1.60	2.16	6.62	2.15
Son or daughter	4.29	1.71	2.11	3.29	9.46	3.18
Father, mother, uncle, aunt	0.86	1.31	2.69	1.89	13.30	2.58
Brother, sister, cousin	0.86	0.91	4.48	0.95	3.84	1.80
Nephew, niece	2.73	0.90	..	..	0.72
Father-in-law, mother-in-law, brother-in-law, sister-in-law
Son-in-law, daughter-in-law
Grand children
Others	0.95	0.09
TOTAL	1.68	7.73	7.97	11.78	8.29	34.17	10.52
<i>Dependent units</i>								
Number of dependent units living away per 100 families	34.18	42.98	35.21	27.49	29.05	32.14	33.72

Although the number of dependants living with family and living away from the family increased generally with the increase in the monthly family income, there was no such tendency in the case of dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3-14 by three broad income classes. The first two groups, *viz.*, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere:

TABLE 3-14

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band wife and children	Hus-band, wife, children and other members	Unmar-ried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
below 60	36.37	19.05	31.05	0.96	0.40	13.16	3.01	10.50
60-120	56.49	51.99	58.96	40.57	22.89	23.66	30.70	40.92
120 and above	7.14	28.96	9.99	58.47	76.71	63.18	66.29	48.5
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families of total	10.09	24.68	4.64	29.79	23.42	0.83	6.55	100.00
Number of families (unestimated)	64	150	34	215	183	7	66	719

Table 3·15 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) in three broad income classes.

TABLE 3·15

Percentage distribution of families by family composition in terms of adults/children and income

Family composition (in terms of adults/children)

Monthly family income class (Rs.)	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	23·93	12·07	23·21	3·78	0·52	..	13·04	..	..	0·68	10·50
60—<120	52·96	53·03	50·41	70·23	60·64	23·99	22·26	45·58	17·19	19·34	40·92
120 and above	23·11	34·90	26·38	25·99	38·84	76·01	64·70	54·42	82·81	79·98	48·58
TOTAL	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·0
Percentage of families to total	34·77	0·38	6·87	6·50	7·99	11·45	0·84	2·68	14·47	14·05	100·00
Number of families (un-estimated)	214	3	58	46	59	77	6	28	102	126	719

The common types of families were 1 adult (workers living singly) and 2 adults with or without children. Comparing the distribution by income classes, it will be seen that the proportion of larger families was generally high in higher income brackets.

3·92 Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analyses of the data were, however, undertaken by adopting *per capita* family income as the classificatory

Character. Some of these analyses are presented below. Table 3.16 gives the percentage distribution of families by monthly per capita income classes and family size.

TABLE 3.16

Percentage distribution of families by per capita income and family size

Family size	Monthly per capita income class (Rs.)										
	<5	5- 10	10- 15	15- 20	20- 25	25- 35	35- 50	50- 65	65 and above	All	
	1	2	3	4	5	6	7	8	9	10	11
One	18.91	76.24	87.68	34.77
Two and three	4.70	11.47	17.11	28.43	14.83	9.64	14.75	
Four and five	27.62	39.01	43.88	45.57	41.01	5.98	1.65	27.75	
Six and seven	26.56	44.28	35.17	32.01	11.04	2.52	1.03	18.33	
Above seven	45.82	12.01	9.48	5.31	0.61	0.43	..	4.40	
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total	1.76	7.54	14.41	22.03	16.63	11.98	25.65	100.00	
Number of families (un-estimated)	21	72	103	161	117	71	174	719	

It will be seen that the percentage of families in higher per capita income classes tended to decline with the increase in the size of the family.

Table 3.17 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.17

Composition of families (economic status) by per capita income classes

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)										
	<5	5-<10	10-<15	15-<20	20-<25	25-<35	35-<50	50-<65	65 and above	All	
	1	2	3	4	5	6	7	8	9	10	11
Earners	1.27	1.13	1.08	1.13	1.16	1.07	1.08	1.11	
Earning de- pendants	0.03	0.02	0.01	0.02	..	..	..	0.01	
Non-earning dependants	5.49	4.62	4.29	3.89	2.40	0.48	0.15	2.42	
All members	6.79	5.77	5.38	5.04	3.56	1.55	1.23	3.54	

The proportion of earners to total members in the family increased with increase in the per capita income. The proportion of earning dependants was very negligible. The proportion of non-earning dependants, on the other hand, showed a declining trend with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1 Concepts and definitions

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, over-time earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade and profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistance, gifts and concessions, interest and dividends and chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2 Average monthly income per family and per capita

The average monthly income per family was Rs. 127.61 and the average per capita income was Rs. 36.06. The average monthly income

per family and per capita according to different family income classes is given below.

TABLE 4.1
Average monthly income by income classes

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family ..	51.37	75.05	105.86	134.74	173.45	269.78	127.61	
Average monthly income per capita ..	40.40	36.17	31.96	32.03	34.94	48.81	36.06	
Percentage of families to total ..	10.50	21.13	19.79	20.12	19.16	9.30	100.00	

The average monthly income per family varied from about Rs. 51 in the income class, 'Rs. 30 to less than Rs. 60' to about Rs. 270 in the highest income class.

4.3 Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2
Average monthly income by source, category of earner and family income classes

Category of earner and source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Men								
Paid employment ..	49.01	71.78	101.34	130.26	164.59	260.12	122.30	
Self-employment ..	0.18	0.28	0.79	0.85	3.72	4.14	1.48	
Other sources ..	0.72	1.59	2.12	2.27	4.29	5.52	2.62	
Sub-total : by men ..	49.91	73.65	104.25	133.38	172.60	269.78	126.40	

TABLE 4.2—*contd.*

1	2	3	4	5	6	7	8	9
<i>Women</i>								
Paid employment .	..	1.42	1.34	1.46	1.36	0.85	..	1.16
Self-employment	0.07	..	..	..	0.01
Other sources .	..	0.04	0.06	0.08	..	..	..	0.04
Sub-total : by women	..	1.46	1.40	1.61	1.36	0.85	..	1.21
<i>Children</i>								
Paid employment
Self-employment
Other sources
Sub-Total : by children
<i>Family</i>								
Paid employment
Self-employment
Other sources
Sub-total : by family
<i>Total</i>								
Paid employment .	..	50.43	73.12	102.80	131.62	165.44	260.12	123.46
Self-employment .	..	0.18	0.28	0.86	0.85	3.72	4.14	1.49
Other sources .	..	0.76	1.65	2.20	2.27	4.29	5.52	2.66
Total income .	..	51.37	75.05	105.86	134.74	173.45	269.78	127.61
Percentage of families to total	..	10.50	21.13	19.79	20.12	19.16	9.30	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. Whatever small amount was contributed by women was restricted to middle income classes.

Table 4-3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per-capita income classes.

TABLE 4.3
*Average monthly income per family by category of earner, source and
monthly per capita income classes*

[illegible]

TABLE 4.3—*contd*

1	2	3	4	5	6	7	8	9	10	11
<i>Total</i>										
Paid employment	81.81	96.07	113.48	141.57	140.72	85.02	131.23	123.46
Self-employment	4.36	1.85	3.20	2.17	0.57	1.22	0.46	1.49
Other sources	3.97	5.83	3.77	3.57	2.41	1.10	1.11	2.66
TOTAL INCOME	90.14	103.75	120.45	147.31	143.70	87.34	132.80	127.61

The average monthly income per family increased from Rs. 90.14 in the per capita income class 'Rs. 10 to less than Rs. 15' to Rs. 147.31 in the per capita income class 'Rs. 25 to less than Rs. 35', there after decreased in the next two per capita income classes and again increased to Rs. 132.80 in the highest per capita income class.

4.4 Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

Average monthly receipts by components and family income classes

Source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances	..	42.59	64.09	93.16	122.52	145.59	202.98	107.87
Bonus and commission	3.74	38.87	4.32
Concessions	..	0.53	1.07	3.02	3.44	4.86	7.52	3.21
Rest	..	7.31	7.96	6.62	5.66	11.25	10.75	8.06
Sub-total : paid employment	..	50.43	73.12	102.80	131.62	165.44	260.12	123.46

TABLE 4.4—*contd.*

1	2	3	4	5	6	7	8	9
<i>Self-employment</i>								
Agriculture	0.05	..	..	..	0.68	0.08
Animal husbandry	0.18	0.13	0.59	0.85	1.55	1.18	0.72
Trade	1.52	1.75	0.45
Rest	0.10	0.27	..	0.65	0.53	0.24
Sub-total : self-employment	0.18	0.28	0.86	0.85	3.72	4.14	1.49
<i>Other income</i>								
Rent	0.04	0.76	1.63	1.77	2.86	4.25	1.78
Rest	0.72	0.89	0.57	0.50	1.43	1.27	0.88
Sub-total : other income	0.76	1.65	2.20	2.27	4.29	5.52	2.66
TOTAL INCOME	51.37	75.05	105.86	134.74	173.45	269.78	127.61
<i>Other receipts</i>								
Sale of assets other than shares, etc..	0.31	..	0.06
Credit purchase	0.86	1.78	1.08	1.20	1.94	1.70	1.46
Loan taken	2.32	2.96	2.11	1.83	3.47	0.82	2.39
Rest	0.62	0.06	0.63	2.34	1.89	0.86	1.13
Sub-total : other receipts	3.80	4.80	3.82	5.37	7.61	3.38	5.04
Total receipts	55.17	79.85	109.68	140.11	181.06	273.16	132.65
Percentage of families to total	10.50	21.13	19.79	20.12	19.16	9.30	100.00

A major portion (85 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution of basic wages and allowances to the total income increased from about 83 per cent. in the income class 'Rs. 30 to less than Rs. 60' to 91 per cent. in the income class 'Rs. 120 to less than Rs. 150' and thereafter showed a downward trend.

Income from bonus and commission accounted for a small percentage of the total income and was recorded in the higher two income classes only. The average monthly income from concessions and 'rest' comprising overtime earnings, etc., worked out to only Rs. 3.21 or

about 3 per cent. and Rs. 8.06 or 6 per cent. of the total income respectively. Income from self-employment and other sources was comparatively low.

'Other receipts' obtained through decreasing assets and increasing liabilities comprised receipts from credit purchases and loans taken, etc. These capital receipts amounted to Rs. 5.04 or 4 per cent. of the total income taking all the families together. In various income classes, the percentage of 'other receipts' to the total income did not show any specific trend.

4.5 Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly income and other receipts by components and family size

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances . . .	79.87	94.38	96.51	105.26	126.07	141.88	153.23	153.18	107.87
Bonus and commission . . .	3.31	4.25	2.55	3.71	5.82	4.70	7.58	5.91	4.32
Over time earnings	7.48	7.82	6.97	6.98	8.85	7.01	10.32	8.86	7.81
Other earnings . . .	0.20	..	..	..	0.19	0.57	0.65	0.91	0.25
Concession . . .	1.72	2.88	3.22	3.79	4.15	4.78	5.32	3.18	3.21
TOTAL . . .	92.58	109.33	109.25	119.74	145.08	158.94	177.10	172.04	123.46
<i>Income from self-employment</i>									
Boarding and lodging services . . .	..	..	..	..	..	..	..	..	..
Agriculture . . .	..	..	..	0.00	0.06	..	0.81	0.46	0.08
Animal husbandry . . .	0.06	..	0.27	0.43	1.12	1.15	1.29	5.23	0.72
Trade . . .	..	1.24	..	0.00	..	1.57	1.77	1.36	0.45
Profession . . .	..	..	0.27	..	0.37	0.50	..	2.27	0.24
Others . . .	..	..	..	..	..	..	..	..	..
TOTAL . . .	0.06	1.24	0.54	0.43	1.55	3.22	3.87	9.32	1.49

TABLE 4.5—*contd*

	1	2	3	4	5	6	7	8	9	10
<i>Other income</i>										
Net rent from land .	..	..	..	..	..	..	..	..	..	..
Net rent from house	0.06	0.55	1.07	1.64	2.54	2.97	5.48	7.73	1.78	
Net rent-others .	..	..	..	..	..	0.00	..	..	..	0.00
Pension . .	..	..	..	..	..	..	..	..	2.73	0.12
Cash assistance .	0.14	..	..	..	0.26	1.17	..	0.16	3.18	0.42
Gifts, concessions .	0.66	0.27	0.40	0.17	0.12	0.08	..	..	0.23	0.34
Interests and dividends . .	..	..	..	..	..	..	..	..	..	..
Chance games and lotteries . .	..	..	..	..	..	..	..	..	..	..
TOTAL . .	0.86	0.82	1.47	2.07	3.83	3.05	5.64	13.87	2.66.	
TOTAL INCOME	93.50	111.39	111.26	122.24	150.46	165.21	186.61	195.23	127.61	
<i>Other gross receipts</i>										
Sale of shares and securities . .	..	..	..	..	..	..	..	..	..	..
Withdrawal of savings	0.98	0.55	0.94	1.81	0.68	1.07	3.06	0.91	1.13	
Sale of other assets .	..	..	..	..	..	..	0.97	..	0.06	
Credit purchase .	0.43	1.64	1.61	1.21	1.86	1.15	3.71	5.91	1.46	
Loan taken . .	1.87	1.10	1.47	3.36	2.11	1.16	3.39	10.68	2.39	
Rest . . .	..	..	..	..	..	..	..	..	..	..
TOTAL . .	3.28	3.29	4.02	6.38	4.65	3.38	11.13	17.50	5.04	
TOTAL RECEIPTS	96.78	114.68	115.28	128.62	155.11	168.59	197.74	212.73	132.65	

The average income per family gradually increased from Rs. 93.50 in case of single-member families to Rs. 195.23 in case of families having over 7 members.

Income from paid employment constituted about 97 per cent. of the total income. Basic wages and allowances were by far the most important component of income from paid employment in all size classes. The comparatively small contribution of other sources such as bonus and commission, over-time earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment and 'Other income', e.g., rent, cash assistance, etc., were respectively about 1 and 2 per cent. of the total income and these did not show any definite trend with the change in the size of the families.

4.6 Income and other receipts by family composition

4.61 In terms of relationship with the main earner

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

Average monthly income and other receipts by family-composition in terms of relationship with the main earner

(In Rupees)

Family composition in terms of relationship with the main earner								
Item	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Income . . .	74.09	101.50	82.88	133.32	165.14	187.48	172.34	127.61
Other receipts . . .	5.26	2.47	4.79	4.57	7.44	25.41	5.29	5.04
TOTAL . . .	79.35	103.97	87.67	137.89	172.58	212.89	177.63	132.65
Percentage of families to total	10.09	24.68	4.64	29.79	23.42	0.83	6.55	100.00

The average monthly receipts per family amounted to Rs. 132.65. The major portion (Rs. 127.61) of this consisted of income (from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc.) and the remaining Rs. 5.04 was derived from 'other receipts' comprising credit purchases, loans, etc. Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, accounted for 14 per cent. of income or 12 per cent. of total receipts being the highest in the case of families consisting of 'unmarried earner and other members' and the lowest being about 2 per cent. of income as well as total receipts, in the case of families consisting of 'husband or wife'.

4.62 *In terms of the number of adults/children*

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

Average monthly income and other receipts by family composition in terms of adults/children

(In Rupees)

Family composition (in terms of adults/children)											
Item	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and two children	2 adults and more than two children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
	1	2	3	4	5	6	7	8	9	10	11
Income	. 94.01	116.35	109.62	107.09	114.18	145.51	138.61	142.05	169.73	175.64	127.61
Other receipts	. 3.26	..	3.45	2.68	5.93	4.04	14.39	3.62	8.56	7.80	5.04
TOTAL	. 97.27	116.35	113.07	109.77	120.11	149.55	153.00	145.67	178.29	183.44	132.65
Percentage of families to total	. 34.77	0.38	6.87	6.50	7.99	11.45	0.84	2.68	14.47	14.05	100.00

The average monthly income for families consisting of '3 adults and more than 1 child' and 'other families' was much higher than the average income for all families taken together. The proportion of 'other receipts' to income as well as to total receipts was comparatively high in case of families consisting of 3 adults.

CHAPTER 5

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1 Concepts and definitions

5.1.1 Disbursement

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, *i.e.*, amount spent to increase assets or decrease liabilities. The main heads under each were as follows:

Expenditure on current living

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription and
 - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital outlays

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, *viz.*, taxes, interest and litigation and remittances to dependants were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12 *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor $(f/f+e)$ where 'f' was the number of family members and 'e' the number of non-family members was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on *pro-rata* basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.13 *Consumption co-efficients*

For converting a family into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for

conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research :

Adult male = 1.0

Adult female = 0.9

Child (below 15 years) = 0.6

5.2 Expenditure pattern

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all families, the average monthly income of the family came to Rs. 127.61 and the average consumption expenditure worked out to Rs. 111.27 leaving a surplus of Rs. 16.34. When items such as remittances to dependants, taxes and interest on loans were included, *i.e.*, expenditure on current living was considered, the budget again showed a surplus of Rs. 2.28. The analysis will first be made in terms of total consumption expenditure and other disbursements, *i.e.*, non-consumption outgo and capital outlays will be discussed separately.

5.21 Consumption expenditure

Of the average consumption expenditure of Rs. 111.27 per family per month, an expenditure of Rs. 75.58 or 68 per cent. was incurred on food, Rs. 5.17 or 5 per cent. on tobacco, *pan*, *supari* and intoxicants, Rs. 4.76 or 4 per cent. on fuel and lighting, Rs. 9.38 or 8 per cent. on housing, water charges and household appliances, etc., Rs. 8.66 or 8 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 7.72 or 7 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 25.97 per month. Table 5.1 gives the details of average expenditure on food per adult consumption unit

for the different income classes. These figures fluctuated within narrow limits.

TABLE 5.1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult con- sumption units per family	Average monthly ex- penditure on food per family (Rs.)	Average expenditure on food per equivalent adult con- sumption unit (Rs.)
1	2	3	4	5
<30 . . . . .	..	..	..	..
30—<60	1.27	1.23	37.76	30.70
60—<90	2.09	1.79	49.91	27.88
90—<120	3.33	2.74	67.32	24.57
120—<150	4.19	3.35	81.83	24.43
150—<210	4.96	3.99	102.89	25.79
210 and above	5.53	4.49	126.58	28.19
ALL.	3.54	2.91	75.58	25.97

5.22 *Non-consumption outgo and capital outlays.*

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 21.79 or 20 per cent. of the total consumption expenditure. Of this, an expenditure of Rs. 13.03 was incurred on remittances to dependants, Rs. 6.43 on savings and investments, Rs. 1.30 towards repayment of debt and Rs. 1.03 on taxes, interest and litigation. Of these, repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The most important item under savings and investments was the provident fund (Rs. 4.35). Expenditure towards this was reported by about 68 per cent. of the families surveyed. Under the sub-group 'taxes, interest and litigation', interest on loans alone accounted for Re. 0.92 or about 89 per cent. of the total expenditure on this sub-group.

5.23 *The budget of single-member families.*

Single-member families constituted about 35 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 93.50 and the average monthly consumption expenditure Rs. 65.57 leaving a surplus of Rs. 27.93. When items such as remittances to dependants and interest on loans, which form a part of current living expenditure, were included, the budget also showed a surplus of Rs. 1.48 against the overall average surplus of Rs. 2.28 taking all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of items, between single-member families and multi-member families.

TABLE 5.2

Percentage expenditure on groups/sub-groups of items by type of family

Groups/sub-groups of items	Type of family		
	Single-member families	Multi-member families	All
1	2	3	4
Food	63.90	68.97	67.92
Pan, supari, tobacco and intoxicants	7.25	3.97	4.65
Fuel and light	3.49	4.48	4.28
Rent for house and water charges	7.52	6.81	6.96
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services	0.50	1.73	1.47
Clothing, bedding, footwear, headwear and miscellaneous	8.37	7.63	7.78
Personal care	2.76	2.29	2.38
Education and reading	0.12	1.11	0.91
Recreation and amusement	3.43	0.79	1.33
Medical care	0.11	0.69	0.58
Other consumption expenditure	2.55	1.53	1.74
TOTAL	100.00	100.00	100.00

Workers living singly spent proportionately less on food, fuel and light, education, medical care and more on *pan*, *supari*, tobacco and intoxicants, clothing, bedding, footwear, headwear, etc., personal care, recreation and amusement, and other consumption expenditure which consisted of subscription, gifts and charities, ceremonials, etc.

Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 23·79 per month in the case of multi-member families and Rs. 41·90 in case of single-member families. Taking important sub-groups under food, the average expenditure on cereals and their products; pulses and their products; meat, fish and eggs; milk and milk products and prepared meals and refreshments per adult-consumption unit was Rs. 11·20, Rs. 1·23, Rs. 2·03, Rs. 2·81 and Re. 0·87 respectively in case of multi-member families while the average expenditure of single-member families on these items was Rs. 7·28, Rs. 1·25, Rs. 1·54, Rs. 1·69 and Rs. 25·43 respectively. The average expenditure per adult consumption unit on non-food items was markedly high in case of single-men. Thus, single-men spent, on an average, Rs. 4·75, Rs. 2·29, Rs. 4·93, Rs. 5·49, Rs. 1·81, Rs. 2·25 and Rs. 1·67 on *pan*, *supari*, tobacco and intoxicants, fuel and light, rent for house and water charges, clothing, bedding, footwear, headwear, etc., personal care, recreation and amusements and other consumption expenditure which consisted of subscription gifts and charities, ceremonials, etc., respectively as against the average expenditure per adult consumption unit of Rs. 1·37, Rs. 1·55, Rs. 2·35, Rs. 2·63, Re. 0·79, Re. 0·27 and Re. 0·53 respectively in the case of multi-member families.

5·3 Levels of expenditure by income and family-type

The overall average monthly expenditure was Rs. 125·33 per family, Rs. 35·42 per capita and Rs. 43·13 per adult consumption unit. Table 5·3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5·3
Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							All
	<30 <60	30— 60	60— 90	90— 120	120— 150	150— 210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family	..	57·97	80·98	108·20	134·35	168·33	230·13	125·33
Average per capita	..	45·60	39·10	32·67	31·96	33·91	41·63	35·42
Average per adult consumption unit	..	47·17	45·26	39·48	40·12	42·24	51·22	43·13
<i>Percentage of families to total</i>								
Percentage of families to total	..	10·50	21·13	19·79	20·12	19·16	9·30	100·00

The average monthly expenditure per family varied from Rs. 57·97 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 230·13 in the highest income class. It was higher in upper income classes.

Table 5.4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows similar distribution of families in terms of adults/children composition. Both the tables show that generally with increasing number of members in the family a larger percentage of families came in higher expenditure classes.

TABLE 5.4

Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure

Monthly family expenditure class (Rs.)	Family composition in terms of relationship with main earner							
	Unmar- ried earner	Hus- band or wife	Hus- band and wife	Hus- band, wife and child- ren	Hus- band, wife, and other mem- bers	Unmar- ried earner and other mem- bers	Rest	All
1	2	3	4	5	6	7	8	9
Below 60	35.50	13.47	14.08	..	..	13.16	1.34	7.76
60-<120	58.50	59.48	75.93	42.52	23.87	23.66	24.80	44.18
120 and above	6.00	27.05	9.99	57.48	76.13	63.18	73.86	48.06
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	10.09	24.68	4.64	29.79	23.42	0.83	6.55	100.00

TABLE 5.5

Percentage distribution of families by family composition (in terms of adults/children) and expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and child- ren (one or more)	2 adults	2 adults and 1 child	2 adults and 2 child- ren	2 adults and more than 2 child- ren	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other fami- lies	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	19.74	12.07	11.73	..	..	..	..	..	..	..	7.76
60-<120	58.83	87.93	63.37	75.55	57.65	22.58	..	36.58	22.55	18.57	44.18
120 and above	21.43	..	24.90	24.45	42.35	77.42	100.00	63.42	77.45	81.43	48.06
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	34.77	0.38	6.87	6.50	7.99	11.45	0.84	2.68	14.47	14.05	100.00

5.4 Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes shows how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6
Average monthly expenditure by family income classes

Sub-groups and groups of items	Monthly family income class (Rs.)							All
	<30—	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and cereal products	12.16	18.18	28.27	34.85	46.06	51.22	31.25
Pulses and pulse products	1.97	2.33	3.21	4.06	4.79	5.69	3.60
Oilseeds, oils and fats	1.54	2.06	3.07	4.13	5.42	7.03	3.73
Meat, fish and eggs	2.38	2.62	4.60	6.41	8.01	12.97	5.74
Milk and milk products	0.79	2.51	4.73	8.91	13.87	19.33	7.78
Vegetables and vegetable products	2.44	3.18	4.43	6.02	7.05	8.83	5.18
Fruits and fruit products	0.08	0.18	0.41	0.57	1.05	2.10	0.64
Condiments, spices, sugar, etc.	2.16	3.16	4.69	6.56	8.18	10.03	5.63
Non-alcoholic beverages	0.15	0.32	0.67	1.16	1.61	2.07	0.95
Prepared meals and refreshments	14.09	15.37	13.24	9.16	6.85	7.31	11.08
Sub-total : food	37.76	49.91	67.32	81.83	102.89	126.58	75.58

TABLE 5·6—*contd.*

1	2	3	4	5	6	7	8	9
<i>Non-food</i>								
Pan, supari	0·66	0·79	1·28	1·17	1·32	1·70	1·14
Tobacco and products	1·94	2·00	2·38	2·36	2·75	3·71	2·44
Alcoholic beverages, etc.	0·53	1·56	1·80	1·36	1·67	2·89	1·59
Fuel and light	2·64	3·27	4·38	5·32	6·20	7·21	4·76
House rent, water charges, repairs, etc.	4·37	5·35	7·03	8·10	9·65	10·92	7·75
Furniture and furnishings	0·03	0·15	0·70	7·39	0·86
Household appliances, etc.	0·24	0·35	0·47	0·85	1·26	1·50	0·74
Household services	0·07	0·23	0·03
Clothing, bedding and headwear	1·51	2·61	3·74	6·18	10·17	14·63	6·00
Footwear	0·18	0·42	0·89	1·58	1·35	0·73
Miscellaneous (laundry, etc.)	0·74	1·08	1·47	2·07	2·86	4·00	1·93
Medical care	0·16	0·14	0·36	0·40	1·35	1·98	0·64
Personal care	1·38	1·83	2·50	2·86	3·46	4·27	2·65
Education and reading	0·06	0·33	1·09	1·98	3·65	1·01
Recreation and amusement	0·74	0·91	0·96	3·00	1·12	2·16	1·48
Transport and communication	0·44	0·51	0·73	1·06	1·72	2·84	1·11
Subscription, etc.	0·11	0·24	0·53	0·78	0·97	1·32	0·63
Personal effects and miscellaneous expenses	0·14	0·20	0·32	0·24	0·27	0·20
Sub-total : non-food	15·46	21·02	28·61	37·96	49·07	72·02	35·69
Total : consumption expenditure	53·22	70·93	95·93	119·79	151·96	198·60	111·27

TABLE 5.6—*contd.*

1	2	3	4	5	6	7	8	9
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation	0.63	0.84	0.73	0.56	1.44	2.65	1.03
Remittances to dependants	4.12	9.21	11.54	14.00	14.93	28.88	13.03
Savings and investments	0.13	1.63	3.60	6.57	9.56	23.65	6.43
Debts repaid	0.17	0.08	0.19	1.41	2.43	5.12	1.30
Total : non-consumption expenditure	5.05	11.76	16.06	22.54	28.36	60.30	21.79
Total : disbursement	58.27	82.69	111.99	142.33	180.32	258.90	133.06
Percentage of families to total	10.50	21.13	19.79	20.12	19.16	9.30	100.00

The average monthly consumption expenditure per family was Rs. 111.27. Expenditure on food worked out to Rs. 75.58 or 68 per cent. of the consumption expenditure. The proportion of expenditure on food to consumption expenditure generally decreased with a rise in family income.

Taking individual sub-groups under the food group, the expenditure on cereals and products sub-group expressed as percentage of the consumption expenditure gradually increased upto the income class 'Rs. 150 to less than Rs. 210' and thereafter recorded a sharp fall in the next income class. The expenditure as percentage of the consumption expenditure on prepared meals and refreshments generally decreased with increase in income; that on milk and milk products; fruits and fruit products; oilseeds, oils and fats; and non-alcoholic beverages generally increased with increase in income; and that on pulses and pulse products; meat, fish and eggs and condiments and spices fluctuated in the various income classes.

The non-food groups accounted for about 32 per cent. of the consumption expenditure. Of this, the expenditure on the more important necessities, *viz.*, fuel and light, house rent, water charges and repairs, clothing, bedding and headwear sub-groups formed about 52 per cent. While the percentage expenditure on fuel and light and house rent, water charges and repairs showed a downward trend as family income increased, that on clothing, bedding and headwear increased with increase in income.

As for other conventional necessities and luxuries, the proportionate expenditure on transport and communication and subscription, etc., generally increased with an increase in income, that on tobacco

and products decreased as family income increased and that on personal effects and miscellaneous expenses fluctuated in different income classes without showing any clear and definite trend.

5.5 Expenditure by per capita income

Table 5.7 gives the break-up of the average monthly expenditure per family by sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

Average monthly expenditure and disbursements by per capita income classes

Sub-groups and groups of items	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and cereal products	48.16	48.38	43.25	45.40	37.01	15.40	10.08	31.25
Pulses and pulse products	4.60	5.10	4.60	5.03	4.12	2.24	1.59	3.60
Oil seeds, oils and fats	4.08	4.64	4.85	5.46	4.47	2.25	1.53	3.73
Meat, fish and eggs	5.14	5.76	7.47	8.46	7.00	3.78	2.59	5.74
Milk and milk products	5.65	5.73	9.66	12.01	10.82	4.35	3.54	7.78
Vegetables and vegetable products	5.68	6.05	6.63	7.14	6.61	3.32	2.37	5.18
Fruits and fruit products	0.01	0.58	0.68	0.88	0.71	0.82	0.34	0.64
Condiments, spices, sugar, etc	6.30	6.63	7.39	8.30	6.94	3.44	2.23	5.63
Non-alcoholic beverages	0.90	0.98	1.41	1.55	1.32	0.45	0.18	0.95
Prepared meals and refreshments	2.10	2.12	2.71	3.24	6.70	15.51	26.94	11.08
Sub-total : food	82.62	85.97	88.65	97.47	85.70	51.56	51.59	75.58

TABLE 5·7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Non-food</i>										
Pan, supari	0·94	1·26	1·08	1·24	1·27	0·79	1·14	1·14
Tobacco and products	2·21	2·29	2·08	2·63	2·49	2·42	2·53	2·44
Alcoholic beverages, etc.	0·60	0·93	1·19	1·35	2·13	1·77	1·90	1·59
Fuel and light	5·53	5·56	5·94	6·25	5·40	3·41	2·76	4·76
House rent, water charges, repairs, etc.	7·24	8·67	8·56	9·01	8·04	5·47	5·78	7·75
Furniture and furnishings	0·71	0·15	..	2·64	0·86
Household appliances, etc.	0·36	0·57	0·76	1·05	1·17	0·64	0·32	0·74
Household services	0·08	..	0·08	0·03
Clothing, bedding and headwear	1·81	2·63	4·78	6·81	9·35	4·53	5·79	6·00
Footwear	0·60	0·60	0·95	0·95	0·04	0·87	0·73
Miscellaneous (laundry, etc.).	1·69	1·79	1·95	2·45	2·44	1·23	1·54	1·93
Medical care	0·83	0·63	0·68	0·42	1·29	1·18	0·12	0·64
Personal care	2·29	2·60	2·91	3·24	3·04	1·90	2·18	2·65
Education and reading	0·29	1·34	0·96	1·96	1·40	0·25	0·30	1·01
Recreation and amusement	0·48	0·53	0·64	1·00	1·41	1·11	2·91	1·48
Transport and communication	0·13	0·33	0·67	1·14	1·10	1·50	1·44	1·11
Subscription, etc.	0·39	0·40	0·68	0·85	0·76	0·29	0·58	0·63
Personal effect and miscellaneous expenses	0·18	0·06	0·20	0·10	0·24	0·01	0·41	0·20
Sub-total : non-food	24·97	30·19	33·68	41·16	42·71	26·54	33·29	35·69
Total : consumption expenditure	107·59	116·16	122·33	138·63	128·41	78·10	84·68	111·27

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation	1.29	1.62	2.09	0.62	0.87	0.69	0.84	1.03
Remittances to dependants	0.29	0.96	3.00	8.03	8.76	38.29	13.03
Savings and investments	2.99	3.59	4.50	7.13	10.06	3.15	7.15	6.43
Debts repaid	0.04	0.69	2.18	0.97	1.75	1.34	1.30
Total : non-consumption expenditure	4.28	5.54	8.24	12.93	19.93	14.35	47.62	21.79
Total : disbursement	111.87	121.70	130.57	151.56	148.34	92.45	132.30	133.06

The percentage expenditure on food to the consumption expenditure decreased from about 77 per cent. in the per capita income class 'Rs. 10 to less than Rs. 15' to about 61 per cent. in the highest per capita income class. The percentage expenditure on the non-food items, such as, personal care and miscellaneous items like laundry, etc., generally showed an upward trend as the per capita income increased.

5.6 Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varied with the level of family income. This relationship is generally termed the Engel Curve after Earnest Engel. The main results derived by Engel from his studies are set out below :

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important one since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on

food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.61 *Analysis by per capita income classes.*

Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, the analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

Percentage distribution of families in each per capita income class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)										
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All	
1	2	3	4	5	6	7	8	9	10	11	
Below 45	1.80	0.11	3.93	7.34	55.76	16.12
45—<50	1.11	..	1.18	8.19	5.99	17.18	6.83
50—<55	0.55	..	2.58	10.94	18.15	10.09	7.19
55—<60	3.77	3.44	10.06	10.46	15.97	6.50	8.32
60—<65	8.19	4.36	11.25	13.06	16.89	21.93	4.19	11.48
65—<70	15.33	18.25	17.84	19.95	11.28	2.37	12.99
70 and above	91.81	74.88	65.26	55.17	29.64	19.34	3.91	37.07
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It will be seen that the percentage of families having significantly lower percentage expenditure on food (less than 45 per cent.) was appreciably high in the highest per capita income class, while the

percentage of the families recording appreciably higher percentage expenditure on food (70 per cent. and above) gradually decreased with the increase in per capita income class.

5.62 Analysis by family size

While analysing the percentage expenditure on food *vis-a-vis* the family size it has to be borne in mind that, broadly speaking, the large-sized families contain comparatively more earning members and so have, generally, a higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

Percentage distribution of families in each family size class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Number of families (un-estimated)	Family size					All
		1	2 and 3	4 and 5	6 and 7	Above 7	
1	2	3	4	5	6	7	8
Below 45	111	39.49	12.41	1.07	0.96	6.11	16.12
45—<50	47	11.26	10.89	2.19	3.11	2.89	6.83
50—<55	48	11.45	9.24	4.27	1.91	7.10	7.19
55—<60	58	8.46	10.64	7.35	9.36	1.15	8.32
60—<65	83	10.25	9.65	11.98	13.93	14.12	11.48
65—<70	100	6.37	14.43	18.44	17.25	8.33	12.99
70 and above	272	12.72	32.74	54.70	53.48	60.30	37.07
TOTAL	719	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families	..	34.77	14.75	27.75	18.33	4.40	100.00
Number of families (un-estimated)	..	214	113	212	132	48	719

About 39 per cent. of the single-member families spent less than 45 per cent. of the total consumption expenditure on food and only about 19 per cent. of such families spent 65 per cent. or more on food. As against this, only about 1 per cent. each of the families, containing 4 and 5 and 6 and 7 members respectively, spent less than 45 per cent. on food and 73 per cent. and 71 per cent. of corresponding families spent 65 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of end classes of percentage expenditure on food, i.e., 'less than 45' and '70 or more', which are appreciably lower or higher than the overall average percentage expenditure on food.

5.7 Proportion of families reporting expenditure on selected sub-groups

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population group. Such figures by size of families are given in table 5.10.

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Item	Family size						Reporting families (un-estimated)
	One	Two or three	Four or five	Six or seven	Above seven	All	
1	2	3	4	5	6	7	8
Prepared meals and refreshments .	98.14	85.88	84.29	77.42	74.97	87.67	633
Non-alcoholic beverages . . .	9.23	63.76	83.89	93.64	90.05	57.02	427
Pan, supari . . .	48.60	55.10	64.57	58.00	62.78	56.34	415
Tobacco and tobacco products . . .	91.07	94.52	89.98	89.56	88.32	90.88	656
Alcoholic beverages .	21.04	29.16	19.56	11.99	19.32	20.09	164
Furniture and furnishings . . .	0.90	1.82	3.65	7.25	..	2.92	20
Household services .	..	0.17	..	1.67	0.49	0.35	4

TABLE 5.10—*contd.*

1	2	3	4	5	6	7	8
Medical care . . .	3.24	5.64	10.06	16.66	13.84	8.41	62
Personal care . . .	99.46	100.00	99.22	99.98	100.00	99.59	718
Education and reading	1.96	2.54	29.31	46.11	40.64	19.43	132
Recreation and amuse- ments	78.11	72.33	52.71	53.98	54.23	64.74	463
Transport and com- munications . . .	77.95	65.44	56.73	69.93	60.56	67.98	463
Remittances to depen- dants	69.26	35.15	10.82	11.41	8.69	34.74	226
Savings and investments	43.59	63.54	77.62	93.15	87.04	66.97	494
Debts repaid . . .	2.15	4.47	11.84	7.08	10.25	6.44	50

About 88 per cent. of the families incurred expenditure on prepared meals and refreshments. About 57 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Addiction to tobacco and tobacco products and to *pan, supari* was wide spread as about 91 per cent. of the families reported expenditure on the former and about 56 per cent. on the latter. About 20 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings and household services which most often consisted of employment of domestic servants and sweepers did not seem to be much popular objects of expenditure. Expenditure on medical care was reported by about 8 per cent. of the families and on personal care by almost all families. The percentage of families reporting expenditure on education and reading was about 19. About 65 per cent. of the families reported expenditure on recreation and amusement. The use of means of transport and communication was quite wide spread as about 68 per cent. of the families reported expenditure on these items. About 67 per cent. of the families were either saving or investing some amount. The percentage of families reporting remittances to dependants generally decreased with an increase in the size of the family and was the highest in case of single-member families. On the whole, about 35 per cent. of the families were making remittances to dependants and about 6 per cent. of the families were making repayments of debts.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1 Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

Average quantity consumed per family per month by items

Item	Standard unit (quantity)	Number of families re- porting (un- estimated)*	Average quantity con- sumed per family
1	2	3	4
<i>Food, beverages, etc.</i>			
<i>Cereals and cereal products</i>			
Rice	kg.	588	29.70
Wheat	"	68	1.80
Wheat atta	"	503	13.40
Barley	"	18	0.01
Barley atta	"	2	0.00
Gram	"	8	0.07
Sattu	"	63	0.21
Chira, muri, kholi, lawa	"	211	0.57
Maida	"	4	0.00
Suji, rawa	"	78	0.13
Bread	"	10	0.03
Biscuit	"	5	0.00
Other wheat products	"	1	0.00

*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

1	2	3	4
<i>Pulses and pulse products</i>			
Arhar	kg.	547	2·28
Gram	„	159	0·34
Moong	„	172	0·38
Masur	„	429	1·11
Urd	„	198	0·38
Khesari	„	23	0·05
Pea	„	49	0·09
Pulse products	„	1	0·00
<i>Oilseeds, oils and fats</i>			
Mustard oil	kg.	592	1·53
Other vegetable oils	„	1	0·00
Vanaspati	„	131	0·11
<i>Meat, fish and eggs</i>			
Goat meat	kg.	414	0·77
Beef	„	61	0·21
Poultry	no.	5	0·01
Fresh fish	kg.	496	1·20
Fish products	„	2	0·00
Eggs hen	no.	16	0·16
Eggs duck	„	45	0·71
<i>Milk and milk products</i>			
Milk cow	l.	392	7·61
Milk buffalo	„	63	1·29
Curd	kg.	22	0·04
Lassi	„	1	0·01
Ghee—cow	„	53	0·05

TABLE 6.1—*contd.*

1	2	3	4
Ghee—buffalo	kg.	71	0·07
Butter	,,	1	0·00
Powdered milk	,,	17	0·01
Other milk and products	,,	3	0·00
<i>Condiments and spices</i>			
Salt	kg.	595	1·08
Turmeric	g.	541	216·01
Chillies green	,,	384	131·57
Chillies dry	,,	537	195·14
Tamarind	,,	4	2·57
Onion	kg.	575	1·87
Garlic	g.	139	90·04
Coriander	,,	85	26·59
Ginger	,,	105	46·66
Pepper	,,	16	4·78
Methi	,,	18	12·48
Saffron	,,	2	0·23
Mustard	,,	51	8·98
Jira	,,	75	37·79
Cloves	,,	2	0·47
Elaichi	,,	1	0·00
Mixed spices	,,	277	178·81
Other spices and condiments	,,	36	14·81
<i>Vegetables and vegetable products</i>			
Potato	kg.	591	4·63
Muli, turnip, radish	,,	142	0·46
Arum	,,	91	0·21

TABLE 6.1---*contd.*

1	2	3	4
Other root vegetables	kg.	25	0.05
Brinjal	„	449	1.77
Cauliflower	„	149	1.31
Cabbage	„	138	0.45
Jack-fruit	„	12	0.04
Ladies finger	„	177	0.41
Tomato	„	184	0.58
Cucumber	„	6	0.03
Pumpkin	„	51	0.16
Gourd	„	424	1.19
Karela	„	188	0.28
Bean	„	201	0.35
Pea	„	49	0.08
Other non-leafy vegetables	„	357	1.54
Palak	„	212	0.61
Amaranth, chalai	„	1	0.00
Methi	„	3	0.00
Other leafy vegetables	„	208	0.67
Other vegetable products	„	2	0.01
<i>Fruits and fruit products</i>			
Banana, plantain	no.	133	6.31
Orange	„	27	0.62
Lemon	„	118	3.33
Mango	„	64	1.75
Jack-fruit	„	3	0.00
Coconut	„	13	0.03
Papaya	„	1	0.00
Apple	kg.	1	0.00
Dried fruits	„	2	0.00
Other fruit products	„	1	0.00

TABLE 6·1—*contd.*

1	2	3	4
<i>Sugar, honey, etc.</i>			
Sugar crystal	kg.	559	2·48
Gur	„	315	0·72
Honey	„	1	0·00
Sugar candy	„	8	0·01
<i>Pan, supari</i>			
Pan-leaf	no.	86	24·22
Pan—finished	„	248	26·81
Supari	g.	86	41·64
Lime	„	65	18·08
Katha	„	34	4·55
<i>Tobacco and products</i>			
Bidi	no.	535	336·30
Cigarettes	„	75	10·28
Zarda, kimam, surti	g.	126	76·40
Chewing tobacco	„	9	2·10
Leaf tobacco	„	7	1·40
Hukka tobacco prepared	„	5	2·22
Snuff	„	1	0·12
<i>Alcoholic beverages, etc.</i>			
Toddy, neera	pint	50	1·30
Country liquor	„	106	0·77
Ganja	g.	3	0·47
Bhang	„	1	0·00
Opium	„	1	0·00
<i>Other beverages</i>			
Tea leaf	kg.	427	0·15
g.—gram.	kg.—kilogram.	no.—number.	l.—litre.

The average quantity of cereals and products consumed, on an average, by a working class family per month was 45.92 kg. Of this, the major portion (29.70 kg.) was accounted for by rice. The average size of a family in terms of adult consumption units was 2.91 and hence the quantity of cereals consumed per adult per day worked out to about 0.52 kg. Besides 45.92 kg. of cereals and cereal products; the average family consumed 4.63 kg. of pulses and pulse products; 8.90 l. of milk, 0.18 kg. of milk products; 1.64 kg. of oils and fats; 2.18 kg. of meat, fish and eggs (excluding poultry and eggs for which quantity figures in weights were not available); 3.92 kg. of condiments and spices, 3.21 kg. of sugar, honey, etc., and 14.83 kg. of vegetables and vegetable products. Apart from these, there was some consumption of fruits and fruit products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected.

Among items of *pan-supari*, tobacco and beverages, an appreciable consumption of *pan*, *bidi* and tea leaf was recorded.

6.2 Analysis of nutritive contents

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Asansol was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups :

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group between 5—14 years at 2,000. The male manual workers were assumed to be moderately active and requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal./kg./hour and a good number even less than 3. All women falling in the age group of 15—54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5—14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15—54 years, one-third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assume to be 30 mg. while for the rest it was assumed to be 20 mg. per day.

5. The vitamin B1 requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives the nutritive value of the food-stuffs consumed, on an average, by a working class family at Asansol Centre as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

The nutritive value of food-stuffs consumed, on an average, by a working class family

Nutrients	Quantity consumed per family per day	Quantity recommended
1	2	3
Calories	8,200	7,905
Protein	229 g.	202 g.
Fat	101 g.	..
Calcium	1.5 g.	4.1 g.
Iron	105 mg.	74 mg.
Vitamin A	6,326 i.u.	13,390 i.u.
Vitamin B ₁	4.2 mg.	4.0 mg.
Vitamin C	186 mg.	177 mg.
Nicotinic acid	44 mg.	..
Riboflavin	2.2 mg.	..

g.—grams. mg.—milligrams. i.u.—international units.

From the above it would appear that while the overall nutritive value of the diets appeared to be good, there was room for improvement. Increased intake of leafy vegetables such as spinach, amaranth leaves, coriander leaves, radish leaves, etc., increased intake of ripe fruits like mangoes, papaya, tomatoes, oranges, etc., and greater quantities of at least skimmed milk especially by the children and pregnant or nursing women would help to overcome the deficiencies in respect of Vitamin 'A' and Calcium.

CHAPTER 7

BUDGETARY POSITION

7.1 Introductory

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey the value of actually consumed articles of food, drink, tobacco and fuel and light were taken on the disbursement side and not the purchase value. Net income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income classes

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursement per family per month (Rs.)	Net balancing difference (+) or (—) (Rs.)
1	2	3	4	5
Less than 30	..	..	..	..
30 to less than 60	10.50	55.17	58.27	—3.10

TABLE 7.1—*contd.*

1	2	3	4	5
60 to less than 90	21.13	79.85	82.69	—2.84
90 to less than 120	19.79	109.68	111.99	—2.31
120 to less than 150	20.12	140.11	142.33	—2.22
150 to less than 210	19.16	181.06	180.32	+0.74
210 and above	9.30	273.16	258.90	+14.26
Total	100.00	132.65	133.06	—0.41

Taking all income classes, the net deficit was Re. 0.41 only. Excepting the two higher income classes, the net balancing difference in all the classes was negative, *i.e.*, receipts were less than disbursements.

7.2 Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, *i.e.*, the budgetary position of the families. The term 'current money income' has been taken to include income from paid employment, self-employment and other income such as that from rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed thorough deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2
Budgetary position by family income classes

Item	Monthly family income class (Rs.)							All
	< 30 < 60	30— 60	60— 90	90— 120	120— 150	150— 210	210 and above	
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.)	..	51.37	75.05	105.86	134.74	173.45	269.78	127.61
Average monthly expenditure per family (Rs.)	..	57.97	80.98	108.20	134.35	168.33	230.13	125.33

TABLE 7.2—*contd.*

	1	2	3	4	5	6	7	8	9
<i>Monthly balance</i>									
Percentage of families recording surplus* to total families	2.83	7.30	8.41	12.52	11.88	7.73	50.67	
Percentage of families recording deficit to total families	7.67	13.83	11.38	7.60	7.28	1.57	49.33	
Average surplus (+) or deficit (—) per family (Rs.) . .		(—)6.60	(—)5.93	(—)2.34	0.39	5.12	39.65	2.28	

* Zero balance is considered as surplus.

Of the total families surveyed, about 51 per cent. had balanced or surplus budgets while the remaining 49 per cent. had deficit budgets. The proportion of families having surplus budgets varied from about 27 per cent. in the income class 'Rs. 30 to less than Rs. 60' to about 83 per cent. in the highest income class.

7.3 Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7.3
Budgetary position by family composition

Items	Family composition (in terms of adults/children)										All families
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording surplus* to total families . . .	17.23	0.33	2.93	3.13	3.51	6.81	0.37	1.72	7.37	7.27	50.67
Percentage of families recording deficit to total families . . .	17.54	0.05	3.94	3.37	4.48	4.64	0.47	0.96	7.10	6.78	49.33
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together . . .	1.99	13.70	3.86	—0.63	1.93	2.76	—8.48	12.67	1.88	1.86	2.28

*Zero balance is considered as surplus.

Considering surplus or deficit position as a whole, there was surplus in a majority of cases but no clear cut trend was discernible as between various size classes.

7.4 Distribution of families by income, expenditure and size

Table 7.4 gives the percentage distribution of families in each monthly family income class and family size class by monthly expenditure.

TABLE 7.4

Percentage distribution of families by income, expenditure and size

Monthly family income class (Rs.)	Family size	Num-ber of fami-lies (un-esti-mated)	Monthly family expenditure class (Rs.)							Total	Per-cent- age of fami-lies to total
			<60	60— <90	90— <120	120— <150	150— <210	210— <300	300 and above		
1	2	3	4	5	6	7	8	9	10	11	12
<30	1	..	..	..	..	..	..	..	..	..	..
	2 and 3	..	..	..	..	..	..	..	..	..	..
	4 and 5	..	..	..	..	..	..	..	..	..	..
	6 and 7	..	..	..	..	..	..	..	..	..	..
	Above 7	..	..	..	..	..	..	..	..	..	..
	All	..	..	..	..	..	..	..	..	..	..
30 — <60	1	46	74.22	25.78	..	..	..	..	..	100.00	8.37
	2 and 3	13	42.70	49.74	2.09	5.47	..	..	..	100.00	1.99
	4 and 5	2	..	30.81	69.19	..	..	..	..	100.00	0.14
	6 and 7	..	..	..	..	..	..	..	..	..	..
	Above 7	..	..	..	..	..	..	..	..	..	..
	All	61	67.28	30.39	1.29	1.04	..	..	..	100.00	10.50
60 — <90	1	78	5.70	84.84	9.46	..	..	..	..	100.00	12.15
	2 and 3	38	..	76.32	23.11	..	..	0.57	..	100.00	4.44
	4 and 5	37	..	51.90	39.55	8.55	..	..	..	100.00	4.07
	6 and 7	8	..	76.35	23.65	..	..	..	..	100.00	0.47
	Above 7	..	..	..	..	..	..	..	..	..	..
	All	161	3.28	76.52	18.43	1.65	..	0.12	..	100.00	21.13

TABLE 7·4—*contd.*

1	2	3	4	5	6	7	8	9	10	11	12
90— <120	1	40	..	21·28	64·59	10·71	3·42	..	..	100·00	6·38
	2 and 3	27	..	10·40	76·02	13·58	..	..	..	100·00	3·93
	4 and 5	49	..	5·56	72·59	17·13	4·72	..	..	100·00	6·56
	6 and 7	20	..	..	58·70	32·96	8·34	..	..	100·00	2·16
	Above 7	8	..	..	46·98	31·17	21·85	..	..	100·00	0·76
	All	144	..	10·77	68·19	16·62	4·42	..	..	100·00	19·79
120— <150	1	29	..	..	26·87	62·12	9·09	..	1·92	100·00	4·19
	2 and 3	14	..	..	42·48	35·84	21·68	..	..	100·00	1·91
	4 and 5	64	..	1·26	20·06	64·56	11·75	2·37	..	100·00	8·04
	6 and 7	37	..	..	18·21	64·08	17·71	..	..	100·00	5·45
	Above 7	7	..	..	36·30	12·82	50·88	..	..	100·00	0·53
	All	151	..	0·50	23·61	59·82	14·70	0·95	0·42	100·00	20·12
150— <120	1	15	..	..	5·00	37·60	57·40	..	..	100·00	2·72
	2 and 3	11	..	..	..	17·51	82·49	..	..	100·00	1·33
	4 and 5	44	..	..	..	32·57	58·44	8·99	..	100·00	6·86
	6 and 7	41	..	..	2·78	16·66	70·11	10·45	..	100·00	6·65
	Above 7	13	..	..	..	1·41	65·56	33·03	..	100·00	1·60
	All	124	..	..	1·65	23·91	64·73	9·71	..	100·00	19·16
210 and above	1	6	..	..	..	..	81·74	18·26	..	100·00	0·96
	2 and 3	10	..	..	..	..	61·03	38·97	..	100·00	1·15
	4 and 5	16	..	..	..	..	65·02	31·57	3·41	100·00	2·08
	6 and 7	26	..	..	..	..	48·14	42·07	9·79	100·00	3·60
	Above 7	20	..	..	..	..	27·40	56·14	16·46	100·00	1·51
	All	78	..	..	..	..	53·60	39·17	7·23	100·00	9·30
All clas- ses	1	214	19·86	39·76	18·90	12·52	8·21	0·51	0·24	100·00	34·77
	2 and 3	113	5·77	32·47	32·98	10·57	15·00	3·21	..	100·00	14·75
	4 and 5	212	..	9·44	29·12	32·06	23·85	5·27	0·26	100·00	27·75
	6 and 7	132	..	1·95	13·79	28·51	41·68	12·15	1·92	100·00	18·33
	Above 7	48	..	..	12·47	7·44	43·10	31·33	5·66	100·00	4·40
	All	719	7·76	21·59	22·59	20·36	21·22	5·72	0·76	100·00	100·00
Number of fami- lies (un- estima- ted)	X	45	150	172	152	143	48	9	719	X	

Taking all income classes, as the size of the family increased, a larger percentage of families fell in the higher expenditure classes.

It will be interesting to study what percentage of families in each size class and income class has to incur expenditure more than the income. Leaving out the extreme size classes of I and 'more than 7 members' and also the two income classes at either end, the position is summarised in Table 7.5.

TABLE 7.5

Summary distribution of families by income, expenditure and size for three middle size classes

Monthly family income class (Rs.)	Percentage distribution of families with different sizes in expenditure classes above the income class			Percentage distribution of families with different sizes in expenditure class same as the income class			Percentage distribution of families with different sizes in expenditure classes lower than the income class		
	2 and 3	4 and 5	6 and 7	2 and 3	4 and 5	6 and 7	2 and 3	4 and 5	6 and 7
1	2	3	4	5	6	7	8	9	10
60—<90	23.68	48.10	23.65	76.32	51.90	76.35	..	..	..
90—<120	13.58	21.85	41.30	76.02	72.59	58.70	10.40	5.56	..
120—<150	21.68	14.12	17.71	35.84	64.56	64.08	42.48	21.32	1.21

In the income class 'Rs. 60 to less than Rs. 90', the percentage of families with expenditure more than their income was the highest in the size class 4 and 5, though even in the other two size classes, 2 and 3 and 6 and 7 the percentage of such families was considerable. The percentage of such families was the highest in the size class 6 and 7 in case of income class 'Rs. 90 to less than Rs. 120' while for the income class 'Rs. 120 to less than Rs. 150' percentage of such families was the highest in case of size class 2 and 3.

PART II
(LEVEL OF LIVING)

CHAPTER 8

LEVEL OF LIVING

8.1 Concept of level of living

In Part I, data have been presented mainly on the economic and material aspects of level of living, *e.g.*, income and expenditure of working class families (as defined for the purpose of this survey) in Asansol. The concept of level of living, however, does not merely end with the satisfaction of material wants, it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in non-material aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age; etc. These non-material aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on the additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were :

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;

- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.

8.2 Scope of Schedule 'B'

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than those of income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness', information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'conditions of work, awareness of rights, trade unionism and social security', details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also, an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work-places, welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of a subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (180 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the report, unestimated distributions, *i.e.*, distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

EDUCATIONAL INTERESTS

9.1 General education

Data were collected on educational interests of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5-14 years) and others, by reasons and income classes.

TABLE 9.1

Distribution of persons (aged 5 years and above) by income and educational standard

Item	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) .	21	193	370	584
Percentage to total	3.60	33.05	63.35	100.00
(A) All Persons				
Percentage receiving education . . . . .	..	5.70	10.27	8.39
Percentage not receiving education	100.00	94.30	89.73	91.61
TOTAL	100.00	100.00	100.00	100.00
(B) Children				
Percentage receiving education . . . . .	..	18.75	32.41	28.03
Percentage not receiving education	100.00	81.25	67.59	71.97
TOTAL	100.00	100.00	100.00	100.00

TABLE 9.1—*contd.*

1	2	3	4	5
<i>All persons receiving education</i>				
Percentage receiving education in primary schools	60.53	81.82	65.31
Percentage receiving education in secondary schools	28.95	18.18	26.53
Percentage receiving education in other educational institutions	10.52	..	8.16
TOTAL	100.00	100.00	100.00

TABLE 9.2

Percentage distribution of persons—children and others—not receiving education by reasons and family income

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60—<120		120 and above		All	
	Children	Others	Children	Others	Children	Others	Children	Others
1	2	3	4	5	6	7	8	9
Not reporting . . . . .	..	..	..	..	..	..	..	..
Financial difficulties . . . . .	..	10.00	23.08	20.98	9.59	22.39	14.16	21.33
Lack of facilities . . . . .	..	..	2.56	11.19	9.59	9.27	7.08	9.48
Domestic difficulties . . . . .	..	..	..	0.70	1.37	2.32	0.88	1.66
Attending to family enterprise . . . . .	..	5.00	..	4.20	..	8.88	..	7.11
Lack of interest	100.00	85.00	64.10	62.24	49.32	55.98	54.87	59.48
Others . . . . .	..	..	10.26	0.69	30.13	1.16	23.01	0.94
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the family members aged 5 years and above, only about 8 per cent. were receiving education. The proportion of the members

receiving education was comparatively large in higher income classes. The percentage of children of 5 to 14 years of age receiving education was about 28. Of the total members receiving education, 65 per cent. were in primary schools, 27 per cent. in secondary schools and the rest were receiving education through other institutions. The main reasons for children as well as adult members not receiving education were reported to be lack of interest and financial difficulties.

CHAPTER 10

SICKNESS AND TREATMENT

10.1 Introductory

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, *e.g.*, headache, were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of the survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of termination of the sickness during the reference period were taken into consideration.

The broad types of sickness, *e.g.*, digestive diseases, cold, etc. were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For, gainfully occupied persons, information was also collected on consequences of sickness, *i.e.*, whether work was stopped or not.

10.2 Treatment and consequences of sickness

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment, source of assistance and consequences. In all, there were 31 cases of sickness reported among 680 members of the sampled families. Information on consequences of sickness was collected for the gainfully occupied members of families only.

TABLE 10.1

Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences

Item	Percentage of cases
1	2
<i>(a) Type of sickness</i>	
Dysentery, diarrhoea, stomach trouble	3.23
Fever	61.29
Respiratory diseases	3.22
Cough and cold	3.23
Other diseases	29.03
TOTAL	100.00
<i>(b) Duration (during the reference period)</i>	
Not reporting	9.68
Below 7 days	38.70
7 days to below 15 days	19.35
15 days to below 30 days	6.45
30 days to below 60 days	9.69
60 days	16.13
TOTAL	100.00
<i>(c) Type of treatment</i>	
No treatment	6.45
Self-treatment	12.90
Homoeopathic treatment	3.23
Allopathic treatment	77.42
TOTAL	100.00
<i>(d) Source of assistance received</i>	
Not reporting	41.38
No assistance received	51.72
Employer	6.90
TOTAL	100.00

TABLE 10·1—*contd.*

1	2
<i>(e) Consequences (for gainfully occupied members of families)</i>	
Not reporting	14·28
Work and normal diet stopped	57·16
Only work stopped	14·28
None stopped	14·28
TOTAL	100·00

The distribution of cases by duration of sickness showed that in about 39 per cent. of the cases, sickness lasted for less than 7 days and in 19 per cent. of the cases, the sickness lasted 7 days to below 15 days. In 77 per cent. of the cases of sickness, allopathic treatment was taken. In 52 per cent. of the cases, no financial assistance for treatment was received. Taking the cases of sickness among the gainfully occupied members of the families, in 71 per cent. of the cases, sickness resulted in stoppage of work. The average duration of such stoppage was about 20 days.

CHAPTER 11

HOUSING CONDITIONS

11.1 Introductory

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2 Condition of building

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Distribution of families by general characteristics of the building in which dwellings were located

Item	Percentage of families
1	2
(a) Type of building	
Chawls/bustees	35.00
Flats	17.78
Independent buildings	42.78
Others	4.44
TOTAL .	100.00
(b) Ownership or type of landlord	
Not reporting	0.56
Employers	38.89
Self	21.67
Private	38.32
Public bodies	0.56
TOTAL .	100.00

TABLE 11.1—*contd.*

1	2
(c) Type of structure	
Permanent kachha	28.33
Permanent pucca	41.67
Temporary kachha	16.66
Temporary pucca	12.78
Others	0.56
TOTAL .	100.00
(d) Condition of repairs	
Not reporting	24.44
Good	15.00
Moderately good	31.67
Bad	28.89
TOTAL .	100.00
(e) Sewage arrangements	
Satisfactory	28.89
Moderately satisfactory	20.00
Unsatisfactory	51.11
TOTAL .	100.00
(f) Ventilation arrangements	
Not reporting	0.56
If ventilation	
(i) Good	25.00
(ii) Bad	37.77
(iii) Tolerable	36.67
TOTAL .	100.00

Thirty five per cent. of the sampled families were living in chawls/bustees, about 43 per cent. in independent buildings, about 18 per cent. in flats and the rest had other modes of accommodation. Some 39 per cent. of the families were living in buildings provided by the

employers and about 38 per cent. in private buildings. The percentage of families living in self-owned buildings was about 22. The structure of the building was pucca, i.e., with walls built of cement, bricks, concrete or stone, in about 54 per cent. of the cases. The rest of the families, forming about 46 per cent., were living in kachha buildings.

11.3 Condition of dwelling

Table 11-2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2

Distribution of dwellings by various characteristics

Item	Percentage of dwellings
1	2
(a) Number of living rooms in dwelling	
One	70.00
Two	26.11
Three	2.22
More than three	1.67
TOTAL .	100.00
(b) Lighting type	
Not reporting	2.22
Electricity	16.11
Kerosene	81.67
TOTAL .	100.00

TABLE 11·2—*contd.*

1	2
(c) Provision of kitchen	
Kitchen provided	41·67
Where not provided using :	
(i) Part of living room	18·33
(ii) Covered or uncovered verandah	22·78
(iii) Room in common use with other families	3·88
(iv) No specific part of the house	1·11
(v) Not needed	5·56
(vi) Not reporting	6·67
TOTAL .	100·00
(d) Number of stores	
No store	97·22
One	2·78
TOTAL .	100·00
(e) Provision of bath-room	
Not reporting	0·56
No bath provided	88·33
Where provided :	
(i) In individual use	6·11
(ii) In common use	5·00
TOTAL	100·00
(f) Provision of covered verandah	
Provided	58·33
Not provided	41·67
TOTAL .	100·00

TABLE 11·2—*contd.*

1	2
(g) Source of water supply	
Tap provided :	
(i) In dwelling	22·22
(ii) Outside dwelling	35·56
Well (with or without hand pump)	37·22
Tanks and ponds	4·44
Others	0·56
TOTAL .	100·00
(h) Provision of latrine	
No latrine	46·11
In individual use	27·78
In common use with other families	26·11
TOTAL .	100·00
(i) Type of latrine	
Not reporting	2·13
Flush system	4·25
Septic tank system	38·30
Manually cleaned	55·32
TOTAL .	100·00

It would be seen that a majority of the dwellings were having one living room and a covered verandah. In a majority of the dwellings there were arrangements for tap water supply.

11·4 Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily accessible to the workers and their families. Table 11·3 gives the percentage distribution of families visiting important places by distance of the places from their dwellings.

TABLE 11.3

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places, etc.	Percentage of families not reporting	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work-place of the main earner	0.56	..	48.33	41.11	10.00	100.00
Primary school . . .	..	2.78	66.11	27.78	3.33	100.00
Medical aid centre . . .	0.56	12.22	46.11	35.00	6.11	100.00
Hospital	1.11	3.89	36.66	42.78	15.56	100.00
Playground for children . . .	0.56	51.66	45.56	2.22	..	100.00
Cinema house . . . . .	..	3.33	38.33	47.78	10.56	100.00
Shopping centre-vegetables . . .	..	..	80.56	17.22	2.22	100.00
Shopping centre-grocery . . .	..	..	91.67	7.22	1.11	100.00
Employment exchange . . .	5.00	40.00	1.67	25.56	27.77	100.00
Railway station	1.67	2.78	38.33	46.67	10.55	100.00
Bus stop . . . . .	..	2.22	74.44	21.67	1.67	100.00
Post office	0.56	..	47.78	47.78	3.88	100.00

In about 48 per cent. of the cases, work-places of the main earner were at a distance of less than 1 mile. Other important places of visit reported by workers or their families such as primary schools, medical aid centre, playground for children, shopping centres and bus stop were also at a distance of less than 1 mile in a majority of cases.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1 Introductory

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

12.2 Employment pattern

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'Permanent' and 'Others' for a reference period of one year.

TABLE 12.1

Distribution of man-weeks by employment status

Employment particulars	Percentage of man-weeks worked			
	Not reporting	Permanent employees	Other employees	All
1	2	3	4	5
(a) <i>Paid employment</i>				
In factories	96.15	96.99	97.44	97.12
(b) In employment but not at work .	3.85	2.73	1.17	2.24
(c) Not in employment but seeking work	..	0.28	1.39	0.64
TOTAL .	100.00	100.00	100.00	100.00
Number of employees	3	134	66	203

12.3 Condition of work-place

Table 12.2 gives the opinion of the employee-members of sampled families (excluding those who were on out-door duties), classified by industry groups, about the condition of work-places.

TABLE 12.2

Percentage distribution of employee-members according to opinion expressed on condition of work-places by industry-groups

Condition of work-place	Industry-groups				All
	Manufac- ture of iron and steel including smelting, refining, etc.	Machinery (other than transport), manufac- ture, assembling and re- pairing of loco- motives, manufac- ture of wagons, etc.	Manufac- ture of structural clay products and the rest		
	1	2	3	4	5
<i>Temperature, humidity and ventilation</i>					
Uncomfortable		36.06	23.08	14.28	29.06
Tolerable or comfortable		49.18	69.23	66.67	56.66
Air conditioned		0.82	..	..	0.49
No particular comment		13.94	7.69	19.05	13.79
TOTAL		100.00	100.00	100.00	100.00
<i>Illumination</i>					
Too dark	7.14	1.48
Too bright		4.92	..	..	2.96
Tolerable or good		75.41	94.87	76.19	79.30
No particular comment		19.67	5.13	16.67	16.26
TOTAL		100.00	100.00	100.00	100.00
<i>Cleanliness</i>					
Not reporting		0.82	..	7.14	1.97
Dirty		21.31	12.82	14.28	18.23
Fair or good		58.20	66.67	61.91	60.59
No particular comment		19.67	20.51	16.67	19.21
TOTAL		100.00	100.00	100.00	100.00

TABLE 12.2—*contd.*

1	2	3	4
<i>Sitting and standing arrangements</i>			
Not reporting	2.46	..	2.38
Uncomfortable	18.85	23.08	14.28
Comfortable	9.84	5.13	28.57
No particular comment . .	68.85	71.79	54.77
TOTAL .	100.00	100.00	100.00
Total number of employees . .	122	39	42
			203

12.4 Amenities provided .

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

Percentage distribution of employee-members according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Un-satisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrines and urinals . . . .	..	4.43	95.57	100.00	23.20	73.71	3.09	100.00
Bath . . . .	..	69.95	30.05	100.00	6.56	91.80	1.64	100.00
Wash places . . . .	..	3.94	96.06	100.00	15.90	82.56	1.54	100.00
Drinking water . . . .	..	1.48	98.52	100.00	1.50	97.50	1.00	100.00
Rest-shelter . . . .	..	64.53	35.47	100.00	29.17	58.33	12.50	100.00
Canteen . . . .	..	12.81	87.19	100.00	15.82	78.53	5.65	100.00
Reading or recreation . .	0.49	90.15	9.36	100.00	..	89.47	10.53	100.00
Co-operative stores and grainshops	0.99	56.65	42.36	100.00	19.77	62.79	17.44	100.00

TABLE 12.3—*contd.*

1	2	3	4	5	6	7	8	9
Technical training	74.88	25.12	100.00	1.96	56.86	41.18	100.00	
Medical facilities arranged by employers	8.87	91.13	100.00	9.73	83.78	6.49	100.00	
Medical facilities arranged by E.S.I.C.	1.97	98.03	..	100.00	..	..	..	..

12.5 Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

Distribution of employee-members by rights and benefits under labour laws and awareness thereof

Rights and benefits	Percentage of employee-members by awareness				
	Not re- port- ing	Fully aware	Partial- ly aware	Not aware	Total
1	2	3	4	5	6
Factories Act					
Maximum daily hours of work at normal wages . . . . .	..	98.03	1.97	..	100.00
Rate of overtime wages . . . . .	..	93.60	3.94	2.46	100.00
Entitlement to leave with wages	2.46	85.72	5.42	6.40	100.00
Rate of leave with wages	1.97	67.98	13.79	16.26	100.00

TABLE 12.4—*contd.*

1	2	3	4	5	6
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals ..	98.51	1.49	..	100.00	
Maximum interval at which wages can be paid	84.73	8.37	6.90	100.00	
Imposition of fines—deductions from wages	45.81	17.24	36.95	100.00	
Procedure for complaints . . .	0.49	26.11	17.24	56.16	100.00
<i>Workman's Compensation Act</i>					
Compensation for temporary disablement	73.63	12.44	13.93	100.00	
Compensation for death due to work accident	71.15	17.41	11.44	100.00	
Procedure for complaints . . .	1.00	29.35	16.91	52.74	100.00
<i>Maternity Benefits Act</i>					
Leave for confinement	40.00	20.00	40.00	100.00	
Notice for leave	20.00	40.00	40.00	100.00	
Termination of service during leave period	20.00	..	80.00	100.00	
Provision of cash benefit during leave ..	40.00	..	60.00	100.00	
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc. ..	9.18	7.14	83.68	100.00	
Approval of procedure	4.08	3.57	92.35	100.00	
Intimation of procedures to the workers	4.59	3.06	92.35	100.00	
<i>Industrial Disputes Act</i>					
Lay-off compensation	8.16	18.88	72.96	100.00	
Rate of lay-off compensation . . .	2.04	3.06	94.90	100.00	
Notice of retrenchment	28.57	6.63	64.80	100.00	
Retrenchment compensation . . .	0.51	5.10	11.74	82.65	100.00
<i>Employees' Provident Fund Act and Scheme</i>					
Contribution by employer	9.861	0.69	0.70	100.00	
Period after which the employer's contribution becomes payable . .	48.61	18.75	32.64	100.00	
Accumulation of interest	82.64	8.33	9.03	100.00	

12.6 Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

Distribution of employee-members according to membership of trade unions and other details

Item	Percentage of employee- members
1	2
Membership	
Not reporting	1.48
No union	10.84
If union existing	
(a) Member	42.36
(b) Not a member	45.32
TOTAL	100.00
Subscription paid	
Not reporting or no subscription	1.16
Paying regularly	81.40
Not paying regularly	17.44
TOTAL	100.00
Rate of subscription per month	
*Not reporting	1.16
Less than Re. 0.25	4.65
Re. 0.25 to less than Re. 0.50	26.74
Re. 0.50 and above	67.45
TOTAL	100.00

Of the total employee-members, about 42 per cent. were members of trade unions. Of these, about 81 per cent. were paying their subscription regularly. The most common rate of subscription was Re. 0·50 and above per month.

12·7 Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12·6.

TABLE 12·6

Percentage distribution of employee-members by industries and length of service

Length of service	Industry-groups			
	Manufacture of iron and steel including smelting, refining, etc.	Machinery (other than transport), manufacture, assembling and repairing of locomotives; manufacture of wagons, etc.	Manufacture of structural clay products and the rest	All
1	2	3	4	5
Less than 1 year	4·92	..	..	2·96
1 year to less than 5 years	40·16	28·20	38·09	37·44
5 years to less than 10 years	18·85	56·41	26·19	27·58
10 years to less than 20 years	28·69	10·26	30·96	25·62
20 years and above	7·38	5·13	4·76	6·40
TOTAL	100·00	100·00	100·00	100·00
Number of employees	122	39	42	203

By and large, the employee-members of the sampled families constituted a stable labour force.

12.8 Service conditions

In regard to service conditions, information was obtained on shift-working, rest-interval, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 gives the relevant data collected on service conditions.

TABLE 12.7

Percentage distribution of employee-members by industries and service conditions

Service conditions	Industry-groups			
	Manufacture of iron and steel including smelting, refining, etc.	Machinery (other than transport), manufacture, assembling and repairing of locomotives, manufacture of wagons, etc.	Manufacture of structural clay products and the rest	All
1	2	3	4	5
<i>Shift-working</i>				
Not reporting	1.64	..	..	0.99
Day	34.43	56.41	66.67	45.32
Rotation	63.93	43.59	33.33	53.69
TOTAL	100.00	100.00	100.00	100.00

TABLE 12.7—*contd.*

1	2	3	4	5
<i>Daily rest-interval</i>				
Not reporting	0.82	2.56	..	0.99
No rest-interval . . . . .	..	..	4.76	0.98
Half-an-hour or less	4.10	2.57	2.39	3.45
More than half-an-hour	95.08	94.87	92.85	94.58
TOTAL .	100.00	100.00	100.00	100.00
<i>Pay-period</i>				
Not reporting	1.64	..	..	0.99
Weekly	12.30	5.13	50.00	18.72
Fortnightly	86.06	30.77	21.43	62.07
Monthly . . . . .	..	64.10	23.81	17.24
Others . . . . .	..	..	4.76	0.98
TOTAL .	100.00	100.00	100.00	100.00
<i>Days of paid earned leave enjoyed</i>				
Not reporting	15.57	12.82	9.52	13.79
0 day	38.52	25.64	38.09	35.96
1 to 10 days	15.58	5.13	14.28	13.30
11 to 15 days	16.39	20.51	23.81	18.72
16 days and above	13.94	35.90	14.30	18.23
TOTAL .	100.00	100.00	100.00	100.00

Roughly 45 per cent. of worker-members were working in day shifts and 54 per cent. in shifts by rotation. In regard to daily rest-interval, about 95 per cent. of worker-members were enjoying daily rest-interval of more than half-an-hour. As regards pay-period, about 62 per cent. of the worker-members were being paid fortnightly and about 17 per cent. monthly. Data on paid earned leave enjoyed by the worker-members during the calendar year preceding the date of survey show that about 13 per cent. of them enjoyed leave for 1 to 10 days, about 19 per cent. for 11 to 15 days and over 18 per cent.

for 16 days and above. About 36 per cent. of the worker-members reported not to have enjoyed paid earned leave. In this connection it has to be borne in mind that some of the worker-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

12.9 Social security benefit

Data were also collected on social security benefit under the Provident Fund Scheme enjoyed by the employee-members as on the date of survey. These data are presented in table 12.8.

TABLE 12.8

Distribution of employee-members by social security benefit

Scheme	Percentage of employees
1	2
<i>Provident Fund Scheme</i>	
Not reporting	..
No arrangement	27.59
If arrangement	
(A) Contributing	68.97
(B) Not contributing	
(a) Not interested	2.46
(b) Not eligible	0.98
TOTAL	100.00

Of the total of 203 employee-members, about 69 per cent. were contributing to provident fund account either under the Employees' Provident Fund Act or under voluntary provident fund schemes introduced by the employers. In about 28 per cent. of the cases, there was no arrangement for provident fund.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1 Introductory

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on ‘family account’ and on ‘enterprise and other purposes account’—as on the date of survey. Only the family’s share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2 Components of savings

Relevant data on ‘Savings’ and ‘Assets’ are presented in table 13.1.

TABLE 13.1

A. Average amount (Rs.) of savings and assets per reporting family by income classes

Savings/assets	Monthly family income class (Rs.)			
	<60	60-<120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings . . . . .	..	473.89	1,417.18	918.45
Assets	169.55	433.49	1,101.47	752.79
TOTAL .	169.55	907.38	2,518.65	1,671.24

TABLE 13.1—*concl'd.**B. Percentage distribution of savings and assets by form and income classes*

	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
(i) Savings				
(a) On family account				
Life insurance premium paid . . . . .	..	..	0.83	0.63
Provident fund—own contribution . . . . .	..	26.24	27.64	27.13
Provident fund—employer's contribution . . . . .	..	25.96	27.47	26.94
Savings (bank, postal and cash in hand) . . . . .	..	0.01	0.32	0.24
Others . . . . .	..	0.02	0.01	0.02
TOTAL . . . . .	..	52.23	56.27	54.96
(b) On enterprise and other purposes account				

(ii) Assets				
(a) On family account				
Land	34.85	18.13	14.82	15.73
Building	48.26	26.25	25.77	26.02
Jewellery and ornaments	10.72	1.80	2.42	2.33
Others	6.17	1.59	0.72	0.96
TOTAL	100.00	47.77	43.73	45.04
(b) On enterprise and other purposes account				

GRAND TOTAL	100.00	100.00	100.00	100.00
Total number of reporting families	11	76	88	175

Out of the total of 180 sampled families, 175 or 97 per cent. reported savings and assets on the date of the survey. The amount of savings per reporting family worked out to Rs. 918 and of assets per reporting family to Rs. 753 giving a total of Rs. 1,671. Thus, savings formed about 55 per cent. and assets about 45 per cent. of the total amount of both savings and assets. Both savings and assets were held on 'family account'.

13.3 Extent of savings and assets

Table 13.2 gives percentage distribution of families according to total amount of savings and assets (held on the date of survey) by income classes.

TABLE 13.2

Percentage distribution of families by total amount of savings and assets and income classes

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60-<120	120 and above	All
1	2	3	4	5
Not reporting	15.38	1.30	2.22	2.78
No savings and assets	69.23	24.67	4.44	17.78
Below Rs. 200 . . . .	..	11.69	4.44	7.22
Rs. 200 to below Rs. 500 . . . .	..	12.98	2.22	6.67
Rs. 500 to below Rs. 1,500	15.39	29.87	38.89	33.33
Rs. 1,500 to below Rs. 2,500 . . . .	..	11.69	18.89	14.44
Rs. 2,500 to below Rs. 3,500 . . . .	..	2.60	8.89	5.56
Rs. 3,500 to below Rs. 4,500 . . . .	..	2.60	5.56	3.89
Rs. 4,500 and above . . . .	..	2.60	14.45	8.33
TOTAL	100.00	100.00	100.00	100.00

About 18 per cent. of the families had no savings and assets. Roughly 33 per cent. of the families reported savings and assets of Rs. 500 to below Rs. 1,500.

13.4 Possession of durable articles and live-stock

In addition to savings and assets, data were also collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

*Number of families possessing selected durable articles and live-stock
and number of articles, etc., possessed*

Durable articles and live-stock	Number of families reporting possession of articles, etc.	Percentage of repor- ting family	Total number of articles, etc., possessed	Average number per family of repor- ting families
1	2	3	4	5
Table	24	13.33	27	1.12
Chair	35	19.44	55	1.57
Clock, time-piece	21	11.67	22	1.05
Cot	129	71.67	227	1.76
Chouki	72	40.00	95	1.32
Harmonium	1	0.56	1	1.00
Tabla, dholak	4	2.22	4	1.00
Fountain pen	35	19.44	38	1.09
Wrist watch	29	16.11	29	1.00
Bicycle	35	19.44	35	1.00
Cow, buffalo	16	8.89	36	2.25

It would appear from the above table that the possession of somewhat costly durable articles, such as bicycle, wrist watch, clock, time-piece, etc., was not very uncommon among the working class families surveyed.

13.5 Extent of indebtedness

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

Percentage distribution of families by amount of debt and income classes

Amount of debt	Monthly family income class (Rs.)			
	<60	60-<120	120 and above	All
1	2	3	4	5
Less than Rs. 50	40.00	18.75	12.50	18.92
Rs. 50 to less than Rs. 100	40.00	18.75	25.00	24.32
Rs. 100 to less than Rs. 150	20.00	18.75	..	10.81
Rs. 150 to less than Rs. 250 . . . . .	..	25.00	18.75	18.92
Rs. 250 to less than Rs. 500 . . . . .	..	18.75	31.25	21.62
Rs. 500 to less than Rs. 1,000 . . . . .	..	..	12.50	5.41
TOTAL	100.00	100.00	100.00	100.00
Number of families reporting debt	5	16	16	37

Taking all families together, about 43 per cent. of them reported debt of less than Rs. 100, 30 per cent. of Rs. 100 to less than Rs. 250, 22 per cent. of Rs. 250 to less than Rs. 500 and 5 per cent. of Rs. 500 to less than Rs. 1,000.

13.6 Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
(A) <i>On family account</i>			
Festival	5.40	5.00	4.16
Marriage	16.22	17.50	25.07
Child birth	5.40	5.00	3.50
Funeral . . . . .	..	2.50	5.00
Sickness	10.81	10.00	11.16
Unemployment or lay-off	8.11	7.50	3.66

TABLE 13.5—*contd.*

1	2	3	4	5
Current deficit	48.65	47.50	33.30	
Others	5.41	5.00	14.15	
TOTAL .	100.00	100.00	100.00	
(B) <i>On enterprise and other purposes account</i> .	..	..	..
TOTAL .	..	..	..
GRAND TOTAL .	100.00	100.00	100.00	

Out of the total of 180 sampled families, 37 or about 21 per cent. reported debt on the date of survey. About 48 per cent. of the total number of loans (40) were taken for meeting current deficit and about 18 per cent. for marriage expenses. Of the total amount of loans (Rs. 6,006), about 25 per cent. was taken for marriage expenses and about 33 per cent. for meeting current deficit. All the families reporting debt had taken loans on family account only.

13.7 Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loans	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Provident fund .	5.00	No security	95.00	Not reporting	5.00	Not reporting	20.00
Employer .	5.00	Ornaments and jewellery	5.00	No interest	32.50	Weekly	7.50
Money-lender .	55.00			Less than 6%	5.00	Monthly	42.50
				6% to less than 12½%	25.00	Others	30.00

TABLE 13.6—*contd.*

1	2	3	4	5	6	7	8
Friend and relative	30.00	..	..	12½% to less than 25%	7.50	..	..
Shopkeeper	5.00	..	..	25% to less than 50%	2.50	..	..
				50% and above	22.50	..	..
TOTAL	100.00		100.00		100.00		100.00

A large proportion (85 per cent.) of loans were taken from money lenders and friends and relatives. Ninety five per cent. of total loans were taken against no security. Roughly 33 per cent. of loans were taken at no interest. The highest rate of interest, *i.e.*, 50 per cent. and above was paid in case of 23 per cent. of loans. Forty three per cent. of loans were to be repaid in monthly instalments.

CHAPTER 14

SOME IMPORTANT FINDINGS

14.1 Family characteristics, income and expenditure

The estimated number of families of industrial workers satisfying the survey definition worked out in Asansol centre to about 39 thousand. Of the total families, about 35 per cent. consisted of single-member families, 15 per cent. of two to three members, 28 per cent. of four to five members, 18 per cent. of six to seven members and the remaining 4 per cent. consisted of more than 7 members. By family type, 35 per cent. consisted of unmarried earner and husband or wife, i.e., single-workers whose dependants may be living elsewhere. Others in order were those consisting of husband, wife and children (30 per cent.); husband, wife, children and other members (23 per cent.); husband and wife (5 per cent.); unmarried earner and other members (1 per cent.) and rest (6 per cent.).

The average size of the family was 3.54 persons. Of these, 1.11 were earners, 0.01 earning dependants and the remaining 2.42 non-earning dependants. Of the earners, 1.09 were adult men and 0.02 adult women. About 89 per cent. of the families had only one income recipient. On an average, a family had 2.42 dependants living with it and 0.11 dependants living elsewhere.

The average monthly income worked out to Rs. 127.61 per family and Rs. 36.06 *per capita*. A large majority of the families had income ranging from 'Rs. 60 to less than Rs. 210' per month. The families with an income of 'Rs. 210 and above' per month formed about 9 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average monthly income of Rs. 127.61 per family, income from paid employment accounted for Rs. 123.46 or 97 per cent., income from self-employment for Rs. 1.49 or 1 per cent. and income from 'other sources' such as rent from land, house, pension, cash assistance, gifts, concession, etc., for Rs. 2.66 or 2 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 125.33 per family, Rs. 35.42 *per capita* and Rs. 43.13 per adult consumption unit.

Of the average monthly expenditure of Rs. 125.33 per family, consumption expenditure accounted for Rs. 111.27, the rest being accounted for by non-consumption outgo like taxes, interest on loans

and remittances to dependants. Expenditure on food worked out to Rs. 75.58 or 68 per cent. of the total consumption of expenditure. The proportion of expenditure on food to total consumption expenditure generally decreased with a rise in family income.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Asansol revealed that while the overall nutritive value of the diets appeared to be good, there was room for improvement. Increased intake of green leafy vegetables such as spinach, amaranth leaves, coriander leaves, radish leaves, etc., increased intake of fruits like mangoes, papaya, tomatoes, oranges, etc., and greater quantities of at least skimmed milk, especially by the children, pregnant or nursing women, would help to overcome the deficiencies in respect of vitamin A and calcium.

14.2 Additional aspects of level of living

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Asansol, 54* per cent. of all members (aged 5 years and above) were illiterate and about 30* per cent. had received education upto or below primary standard. During the period of survey, about 8 per cent. of family members were receiving education. Among children (between 5 to 14 years of age) this percentage was about 28. The reasons for not receiving education in case of children and others were mainly lack of interest and financial difficulties.

Allopathic treatment in cases of sickness was the most popular among all the families.

A majority of working class families were living in independent houses provided by the employers and in private independent buildings. The accommodation occupied by them generally consisted of one living room and a covered verandah with no provision of separate store or bath. In a majority of the cases there was arrangement for tap water supply. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, bus stop, primary school, etc., were in a majority of cases at a distance of less than one mile from their dwellings.

Sixty six per cent. of the employee-members of the sampled families were in permanent employment. About 60 per cent. of them had a length of service of 5 years or more in the same establishment and thus they constituted a stable labour force. About 46 per cent. of the employee-members were working in day shifts and about 54 per cent. in different shifts by rotation. About 95 per cent. of the employees were enjoying a daily rest-interval of more than half-an-hour. Sixty

*Estimated figures.

two per cent. of the employee-members were being paid fortnightly and 17 per cent. of them monthly. Paid earned leave was being enjoyed by a majority of the employee-members. A large majority of them were covered by the Provident Fund Scheme.

About 97 per cent. of the families reported savings and assets on 'family account' on the date of survey. Savings formed about 55 per cent. and assets about 45 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to about Rs. 918 and Rs. 753 respectively. Roughly 48 per cent. of the families reported savings and assets of Rs. 500 to below Rs. 2,500.

About 21 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were on 'family account'.

APPENDIX I

List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59

- res*
1. Digboi
 2. Jamshedpur
 3. Monghyr-Jamalpur
 4. Bombay
 5. Ahmedabad
 6. Nagpur
 7. Bhavnagar
 8. Sholapur
 9. Bhopal
 10. Indore
 11. Gwalior
 12. Madras
 13. Madurai
 14. Coimbatore
 15. Guntur
 16. Hyderabad
 17. Sambalpur
 18. Kanpur
 19. Varanasi (Banaras)
 20. Saharanpur
 21. Calcutta
 22. Howrah
 23. Asansol
 24. Bangalore
 25. Alleppey
 26. Alwaye

27. Amritsar
28. Yamunanagar
29. Jaipur
30. Ajmer
31. Delhi
32. Srinagar

B. Mining Centres

33. Jharia
34. Kodarma
35. Noamundi
36. Balaghat
37. Gudur
38. Barbil
39. Raniganj
40. Kolar Gold Field

C. Plantation Centres

41. Labac
42. Rangapara
43. Mariani
44. Doom Dooma
45. Coonoor
46. Darjeeling
47. Jalpaiguri
48. Chikmagalur
49. Ammathi
50. Mundakkayam .

APPENDIX II

Average monthly expenditure item-wise per family

Item	All families		Single-member families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
(A) Consumption expenditure				
Food, beverages, etc.				
<i>Cereals and cereal products</i>				
Rice	588	20.99	85	3.64
Wheat	68	0.92	5	0.13
Wheat atta	503	8.14	80	3.16
Barley	19	0.03	..	..
Barley atta	2	0.00	..	..
Gram	8	0.04	1	0.01
Sattu	63	0.19	25	0.28
Chira, muri, khoi, lawa	215	0.65	6	0.04
Maida	4	0.00	..	..
Suji, rawa	78	0.13	2	0.01
Bread	10	0.04	1	0.00
Biscuit	29	0.06	1	0.00
Other wheat products	1	0.00	..	..
Grinding and other charges	72	0.06	4	0.01
Sub-total : cereals and products	599	31.25	95	7.28
<i>Pulses and pulse products</i>				
Arhar	547	1.72	82	0.83
Gram	159	0.25	15	0.06
Moong	172	0.33	13	0.06
Masur	429	0.92	44	0.22
Urd	198	0.28	17	0.07
Khesari	23	0.03	..	..
Pea	49	0.07	3	0.01
Pulse products	1	0.00	..	..
Sub-total : pulses and products	592	3.60	87	1.25

APPENDIX II—*contd.*

1	2	3	4	5
<i>Oilseeds, oils and fats</i>				
Mustard oil	592	3.42	88	1.00
Other vegetable oils	1	0.00	..	..
Vanaspati	131	0.31	9	0.03
Sub-total : oilseeds, oils and fats .	592	3.73	88	1.03
<i>Meat, fish and eggs</i>				
Goat meat	414	2.08	52	0.70
Beef	61	0.24	2	0.02
Poultry	6	0.02	..	..
Fresh fish	496	3.24	62	0.81
Fish products	2	0.00	..	..
Eggs hen	16	0.03	1	0.00
Eggs duck	46	0.13	3	0.01
Sub-total : meat, fish and eggs .	529	5.74	69	1.54
<i>Milk and milk products</i>				
Milk cow	392	5.87	36	1.06
Milk buffalo	63	0.99	8	0.24
Curd	22	0.05	5	0.05
Lassi	1	0.01	1	0.02
Ghee cow	53	0.35	8	0.15
Ghee buffalo	71	0.46	11	0.15
Butter	1	0.00	1	0.00
Powdered milk	21	0.02	1	0.00
Other milk and products	3	0.03	1	0.02
Sub-total : milk and products .	496	7.78	57	1.69
<i>Condiments and spices</i>				
Salt	595	0.14	91	0.04
Turmeric	542	0.31	60	0.08
Chillies green	401	0.15	46	0.04
Chillies dry	537	0.41	63	0.10
Tamarind	8	0.00	..	..
Onion	575	0.59	82	0.21
Garlic	201	0.06	23	0.02
Coriander	91	0.03	2	0.00
Ginger	187	0.06	7	0.01
Pepper	17	0.01	2	0.00
Methi	24	0.01	2	0.00

APPENDIX II—*contd.*

1	2	3	4	5
Saffron	2	0.00	1	0.00
Mustard	57	0.01	1	0.00
Jira	93	0.08	8	0.01
Cloves	4	0.00	..	..
Elaichi	5	0.00	..	..
Mixed spices	463	0.39	66	0.20
Other spices and condiments .	36	0.03	..	..
Sub-total : condiments and spices .	596	2.28	91	0.71
<i>Vegetables and vegetable products</i>				
Potato	591	2.17	87	0.75
Muli, turnip, radish	144	0.10	24	0.05
Arum	91	0.07	3	0.01
Other root vegetables	25	0.02	1	0.00
Brinjal	449	0.53	59	0.17
Cauliflower	161	0.24	18	0.09
Cabbage	138	0.12	10	0.02
Jack-fruit	14	0.02	..	..
Ladies finger	177	0.20	27	0.09
Tomato	184	0.15	19	0.05
Cucumber	8	0.01	2	0.01
Pumpkin	59	0.04	4	0.01
Gourd	425	0.32	43	0.10
Karela	188	0.16	27	0.06
Bean	201	0.14	30	0.06
Pea	49	0.03	4	0.00
Other non-leafy vegetables	380	0.58	55	0.18
Palak	212	0.14	37	0.07
Amaranth, chalai	1	0.00	..	..
Methi	3	0.00	..	..
Other leafy vegetables	210	0.14	9	0.02
Other vegetable products	2	0.00	..	..
Sub-total : vegetables and products	591	5.18	88	1.74
<i>Fruits and fruit products</i>				
Banana, plantain	133	0.18	23	0.08
Orange	27	0.08	1	0.00
Lemon	118	0.11	8	0.01
Mango	65	0.23	9	0.07
Jack-fruit	3	0.01	..	..

APPENDIX II—*contd.*

1	2	3	4	5
Pine apple	1	0·00	..	..
Coconut	13	0·01	..	..
Papaya	1	0·00	..	..
Apple	1	0·00	..	..
Dried fruits	2	0·00	..	..
Other fruits	8	0·02	2	0·01
Other fruit products	1	0·00	..	..
Sub-total : fruits and products	225	0·64	36	0·17
<i>Sugar, honey, etc.</i>				
Sugar crystal	559	2·84	80	0·68
Gur	315	0·50	52	0·31
Honey	1	0·00	..	..
Sugar candy	8	0·01	..	..
Sub-total : sugar, honey, etc.	614	3·35	116	0·99
<i>Non-alcoholic beverages</i>				
Tea leaf	427	0·95	17	0·07
Sub-total : non-alcoholic beverages	427	0·95	17	0·07
<i>Prepared meals and refreshments</i>				
Meals	138	6·78	131	19·34
Snack saltish	358	1·32	151	2·18
Snack sweet	138	0·53	56	0·72
Hot drink-tea	613	2·44	203	3·18
Toffee, chocolate, etc.	1	0·00	..	..
Cold drink	7	0·01	3	0·01
Sub-total : prepared meals and re- freshments	633	11·08	210	25·43
Total : food . . . . .	..	75·58	..	41·90
<i>Pan, supari, etc.</i>				
Pan-leaf	95	0·19	..	—
Pan-finished	249	0·80	76	0·93
Supari	92	0·11	..	..
Lime	172	0·01	41	0·01
Katha	87	0·03	..	..
Others	1	0·00	..	..
Sub-total : pan, supari, etc.	415	1·14	108	0·94

APPENDIX II—*contd.*

1	2	3	4	5
<i>Tobacco and tobacco products</i>				
Bidi	535	1.94	143	1.67
Cigarette	75	0.23	21	0.26
Zarda, kimam, surti	129	0.24	50	0.29
Chewing tobacco	9	0.01	3	0.01
Leaf tobacco	7	0.01	3	0.01
Hukka tobacco-prepared	6	0.01	..	..
Snuff	4	0.00	..	..
Sub-total : tobacco and products .	656	2.44	193	2.24
<i>Alcoholic beverages and intoxicants</i>				
Toddy, neera	51	0.34	10	0.37
Country liquor	107	1.20	32	1.19
Ganja	5	0.03	1	0.01
Bhang	1	0.00	1	0.00
Opium	1	0.00	..	..
Others	1	0.02	..	..
Sub-total : alcoholic beverages and intoxicants	164	1.59	46	1.57
Total : tobacco, pan, supari and in- toxicants . . . . .	..	5.17	..	4.75
FUEL AND LIGHT				
Fire wood and chips	229	0.35	62	0.28
Coal and coke	565	2.15	77	0.78
Saw dust	4	0.00	2	0.01
Kerosene oil-fuel	17	0.02	..	..
Kerosene oil-lighting	603	1.07	170	0.68
Electricity-lighting	106	0.26	31	0.15
Dung cake	370	0.52	25	0.09
Methylated spirit	2	0.00	1	0.00
Match box	702	0.39	200	0.30
Other oils-lighting	1	0.00	..	..
Others	2	0.00	..	..
Total : fuel and light	716	4.76	211	2.29
Housing				
<i>Rent for housing and water charges</i>				
Rent for residential house	376	4.41	144	3.31
House rent owned/free	338	3.31	68	1.59

APPENDIX II—*contd.*

1	2	3	4	5
Rent for lodging-hotel	1	0·01	1	0·03
Water charges	2	0·01	..	..
Sub-total : rent for housing and water charges	714	7·74	213	4·93
<i>House repairs and upkeep</i>				
Repairs	1	0·01	..	..
Sub-total : house repairs and upkeep	1	0·01	..	..
<i>Furniture and furnishings</i>				
Bed-stead, cot	5	0·08	1	0·06
Mat, mattress, durrie	4	0·03	1	0·03
Chouki, takhat	2	0·04	..	..
Showcase, almirah	2	0·62	..	..
Chair	1	0·03	..	..
Stool	1	0·01	..	..
Table	1	0·01	..	..
Tea poy	1	0·01	..	..
Others	1	0·00	..	..
Repair and maintenance	5	0·03	..	..
Sub-total : furniture and furnishings	20	0·86	2	0·09
<i>Household appliances and utilities</i>				
Box, trunk	2	0·03	1	0·06
Suitcase, attache case	1	0·02	..	..
Utensil-carthenware	139	0·10	15	0·04
Utensil-iron	45	0·07	2	0·01
Utensil-stainless steel	1	0·00	..	..
Utensil-bell metal	5	0·03	..	..
Utensil-aluminium	80	0·18	5	0·03
Utensil-brass	8	0·04	..	..
Glassware	64	0·04	9	0·01
Enamelware	26	0·05	7	0·05
Chinaware	16	0·02	..	..
Bucket	12	0·04	..	..
Broom	87	0·04	3	0·00
Lock	7	0·01	2	0·02
Rope, string	9	0·01	..	..
Cutlery	3	0·01	..	..

APPENDIX II—*contd.*

1	2	3	4	5
Oven.	6	0·02	2	0·02
Lantern, lamp	8	0·02	1	0·00
Household tools	1	0·00	..	..
Other household appliances	3	0·00	..	..
Repair and maintenance of house - hold appliances	9	0·01	..	..
Sub-total : household appliances and utilities	299	0·74	36	0·24

Household services

Food expenditure on servants	1	0·01	..	..
Domestic servant, ayah	4	0·02	..	..
Sweeper	1	0·00	..	..
Sub-total : household services	4	0·03	..	..
Total : housing	714	9·38	213	5·26

CLOTHING, BEDDING, ETC.*Ready-made clothing :*

Dhoti	109	1·15	44	1·27
Lungi	24	0·11	7	0·11
Pyjama	16	0·09	7	0·11
Trousers	14	0·16	2	0·12
Half pants	19	0·12	3	0·02
Bush shirt	6	0·03	..	..
Shirt, kamij, kurta	78	0·62	21	0·58
Ganji, banian	80	0·18	37	0·22
Sari	127	1·44	4	0·17
Blouse, choli	28	0·09	..	..
Chemise	1	0·00	..	..
Petticoat	2	0·00	..	..
Frocks	29	0·16	..	..
Undergarments	2	0·00	1	0·01
Chaddar, angabastam	9	0·12	5	0·25
Towel	2	0·00	1	0·00
Gamcha	94	0·13	27	0·11
Handkerchief	1	0·00	1	0·00
Shawl, wrapper, scarf	1	0·01	..	..
Sweater, pullover	2	0·02	..	..

APPENDIX II—*contd.*

1	2	3	4	5
Poplin	1	0·00	..	..
Other shirting and coating . .	1	0·01	1	0·02
Sub-total: readymade clothing .	303	4·44	86	2·99
<i>Non-readymade clothing</i>				
Lungi	8	0·02	6	0·04
Pyjama	1	0·00	..	..
Trousers	2	0·01	..	..
Half pants	1	0·01	..	..
Shirt, kamij, kurta	17	0·21	7	0·19
Blouse, choli	1	0·01	..	..
Long cloth	33	0·27	7	0·16
Mulmul	3	0·02	..	..
Satin	5	0·07	1	0·03
Poplin	25	0·30	3	0·05
Other shirting and coating . .	32	0·28	14	0·28
Other cloth	10	0·06	2	0·05
Other miscellaneous clothing .	4	0·04	..	..
Sub-total : non-readymade clothing	98	1·30	31	0·80
<i>Headwear</i>				
Cap	3	0·00	..	..
Sub-total : headwear .	3	0·00	..	..
<i>Bedding</i>				
Bed sheet	15	0·07	5	0·04
Pillow	1	0·00	..	..
Mosquito net	5	0·06	..	..
Durrie	3	0·03	..	..
Blanket, rug	5	0·07	1	0·02
Bed cover	3	0·03	..	..
Sub-total : bedding	30	0·26	5	0·06
<i>Footwear</i>				
Shoes	26	0·37	6	0·24
Sandals	12	0·11	3	0·06
Chappals	13	0·09	2	0·06
Boots	6	0·16	2	0·13
Others	1	0·00	1	0·00
Sub-total: footwear	50	0·73	13	0·49

APPENDIX II—*contd.*

1	2	3	4	5
<i>Miscellaneous</i>				
Laundry	30	0·06	14	0·07
Washerman	221	0·39	52	0·22
Washing soap	685	1·04	197	0·66
Soda	252	0·14	3	0·00
Tailoring, mending, darning	74	0·27	25	0·19
Repair of footwear	41	0·03	9	0·01
Sub-total : miscellaneous	688	1·93	198	1·15
Total : clothing, bedding, etc.	708	8·66	211	5·49
MISCELLANEOUS				
<i>Medical care</i>				
Doctor's fee	18	0·10	1	0·03
Medicine	61	0·44	7	0·04
Hospitalisation	1	0·09	..	..
Spectacles	1	0·01	..	..
Sub-total : medical care	62	0·64	7	0·07
<i>Personal care</i>				
Hair oil, pomade, hair cream	701	0·91	204	0·53
Hair lotion, shampoo, etc.	1	0·00	..	..
Barber	699	1·00	206	0·79
Snow, face cream, wax, etc.	12	0·02	1	0·00
Toilet soap	598	0·47	147	0·31
Soap nut	1	0·00	1	0·00
Comb, hair brush	29	0·01	5	0·00
Mirror	7	0·00	3	0·01
Face powder	7	0·01	..	..
Tooth paste	30	0·04	17	0·05
Tooth powder	123	0·11	14	0·04
Tooth brush	1	0·00	1	0·00
Neem and similar stick	188	0·05	85	0·06
Blade	80	0·03	23	0·02
Shaving soap	1	0·00	1	0·00
Scents and perfumes	2	0·00	1	0·00
Others	1	0·00	..	..
Sub-total : personal care	718	2·65	213	1·81
<i>Education and reading</i>				
School and college fees.	98	0·69	1	0·02
Books-school	10	0·04	..	..

APPENDIX II—*contd.*

1	2	3	4	5
Books-general	5	0·01	1	0·01
Hostel or boarding charges	1	0·00	..	..
Stationery-all kinds	46	0·07	3	0·01
Private tuition	11	0·16	..	..
Newspaper	4	0·03	1	0·01
Periodicals and journals	3	0·01	2	0·03
Others	1	0·00	..	..
Sub-total : education and reading	132	1·01	6	0·08
<i>Recreation and amusement</i>				
Cinema	447	0·99	161	1·02
Toy	36	0·03	..	..
Mela and fair	4	0·01	..	..
Radio	1	0·41	1	1·18
Sport goods	1	0·00	1	0·00
Club fees and other expenses	19	0·03	5	0·02
Chance game and lottery	2	0·01	1	0·03
Others	1	0·00	..	..
Sub-total : recreation and amusement	463	1·48	162	2·25
<i>Transport, etc.</i>				
Rail	25	0·24	13	0·24
Bus	303	0·50	89	0·40
Rickshaw	9	0·02	1	0·01
Water transport	1	0·01	1	0·01
Taxi	1	0·00	1	0·01
Repair charges	11	0·03	1	0·01
Other expenses of owned transport equipment	1	0·07	..	..
Postage (money order, telegram)	334	0·24	136	0·37
Sub-total : transport, etc.	463	1·11	164	1·05
<i>Subscription, etc.</i>				
Trade union	324	0·34	63	0·19
Religious	127	0·20	16	0·09
Gift and charity	32	0·04	10	0·04
Ceremonials not elsewhere covered	16	0·05	4	0·04
Others	1	0·00	..	..
Sub-total : subscription, etc.	392	0·63	77	0·36

APPENDIX II—*contd.*

1	2	3	4	5
<i>Miscellaneous</i>				
Ornaments - metal	1	0·00	..	..
Ornaments-glass	17	0·01	..	..
Ornaments-plastic	4	0·00	..	..
Fountain pen	5	0·01	2	0·01
Umbrella	10	0·10	6	0·17
Repair and maintenance . .	8	0·01	..	..
Pocket expenses	18	0·05	7	0·06
Other miscellaneous expenses .	9	0·02	1	0·02
Sub-total : miscellaneous . .	64	0·20	14	0·26
Total miscellaneous . . . .	..	7·72	..	5·88
Total : consumption expenditure .	..	111·27	..	65·57
(B) Non-consumption expenditure				
<i>Taxes</i>				
Municipal tax	1	0·00	..	..
Chowkidari tax	5	0·02	..	..
Sub-total : taxes	6	0·02	..	..
<i>Interest, litigation, etc.</i>				
Interest paid on loan	88	0·92	17	0·38
Expenditure on litigation . .	3	0·09	..	..
Remittances to dependants . .	226	13·03	149	26·07
Sub-total: interest, litigation, etc. .	297	14·04	154	26·45
<i>Savings and investments</i>				
Ornaments-gold	2	0·01	..	..
Life insurance premium . .	5	0·19	..	..
Provident Fund contribution .	488	4·35	97	2·50
Bank	21	1·11	..	..
Postal savings	3	0·08	..	..
Loan advance	1	0·02	..	..
Others	14	0·67	4	0·64
Bank and postal savings . .	..	..	2	0·22
Sub-total : savings and investments	494	6·43	99	3·36
<i>Debts repaid</i>				
Debts repaid	50	1·30	8	0·49
Sub-total : debts repaid . .	50	1·30	8	0·49
Total : non-consumption expenditure .	..	21·79	..	30·30

APPENDIX II—*contd.*

1	2	3	4	5
SUMMARY				
(A) Consumption expenditure				
Food . . . . .	..	75.58	..	41.90
Tobacco, pan, supari and intoxicants	..	5.17	..	4.75
Fuel and light	716	4.76	211	2.29
Housing	714	9.38	213	5.26
Clothing, bedding, etc.	708	8.66	211	5.49
Miscellaneous . . . . .	..	7.72	..	5.88
Total		111.27		65.57
(B) Non-consumption expenditure				
Taxes, interest and litigation. . . . .	..	1.03	..	0.38
Remittances to dependants	226	13.03	149	26.07
Savings and investments	494	6.43	99	3.36
Debts repaid	50	1.30	8	0.49
TOTAL		21.79		30.30

